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HOUSING RESOURCE DIRECTORY

Information in Support of the Montana Consolidated Plan For the Plan Year Beginning April 1, 2006

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Information in Support of the Montana Consolidated Plan
For the Plan Year Beginning April 1, 2006

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HOUSING RESOURCE DIRECTORY

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HOUSING RESOURCE DIRECTORY

FEDERAL PROGRAMS

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) FUNDED PROGRAMS

Home Investment Partnerships (HOME) Program

The HOME program expands the supply of decent, affordable housing for low- and very low-income families; builds state and local capacity to design and carry out affordable housing programs; provides financial and technical assistance to participating jurisdictions, and strengthens partnerships among all levels of government and the private sector in the development of affordable housing in Montana.

Statewide HOME Program

The Montana Department of Commerce (MDOC) Housing Division administers the statewide HOME program. This program allows tenant-based rental assistance; assistance to first time home buyers; property acquisition; new construction; rehabilitation; relocation; building rehabilitation; site improvements; and other activities for developing non-luxury housing. All HOME funds assist families with incomes below 80% of the area median income.

All Montana cities (except Billings, Great Falls, and Missoula, which are entitlement cities with their own funding and programs), counties, contiguous units of local government, public housing authorities (PHAs), and MDOC-certified community housing development organizations (CHDOs) are eligible to apply for HOME funds. A minimum of 15% of HOME funds is set-aside for CHDOs doing CHDO-eligible activities (*development*, *ownership*, and *sponsorship* of housing projects) within their jurisdiction.

New in 2006, the Montana HOME Program will institute a pilot program to allocate half of its 2006 funds on a statewide basis to entities conducting homebuyer assistance (HBA) and homeowner rehabilitation (HOR) programs. Cities, counties, PHAs, and CHDOs will submit a qualification package rather than an application. There will be no deadline, no application, and no scoring for programs providing HBA or HOR. The pilot program will take effect June 1, 2006. Entities that become qualified will be able to access funds to conduct HBA and HOR programs after that time.

The remaining half of the HOME allocation used to fund the construction, acquisition and/or rehabilitation of rental property; tenant-based rental assistance; or development of new housing for homeownership. The development of new housing for homeownership includes self-help programs and other development programs, which involve a specific number of homes and require longer than 120 days to complete. The funds will be allocated under the normal competitive grant application process with a March 3, 2006 deadline and will follow the *Montana HOME Investment Partnerships Program Application Guidelines - Fiscal Year 2006.*

An individual may not apply directly to the HOME program; however, individual households are the ultimate recipients of all HOME grant funds through the eligible applicants. See information starting on page 38 on local HOME-funded homebuyer assistance and homeowner rehabilitation programs in place as of January 1, 2006.

Contact: Ethan Stapp, HOME Program Manager, Housing Division, Montana Department of Commerce: 406.841.2818.

City of Great Falls HOME Program

The HOME Program of Great Falls is dedicated to funding projects that expand the supply of decent, safe, sanitary, and affordable housing for very low-income citizens of Great Falls. Eligible activities administered by local for-profit or nonprofit organizations or Neighborhood Housing, Inc. (a local CHDO) include housing assistance to very low- and low-income renters, housing assistance to very low- and low-income homebuyers, and housing assistance to homeless persons and households. Examples of eligible projects include new construction of affordable housing, housing rehabilitation, down payment, and closing cost assistance to low-income homebuyers, and transitional housing programs for homeless persons and households. Only projects located within the city limits are eligible for funding. Project proposals are accepted on an annual basis. Technical assistance for project development is available.

Contact: Katrina Stark, Grant Administrator, Community Development Department, City of Great Falls: 406.455.8407; 406.454.0495 for the hearing impaired.

City of Missoula HOME Program

The City of Missoula administers a HUD-funded HOME Program designed to expand the supply of affordable housing opportunities for low- and moderate-income residents. Missoula began managing its HOME program in 2003. Activities eligible for HOME funding include new construction, property acquisition, residential rehabilitation, homebuyer

assistance, and rental subsidy. The city solicits requests for funds on an annual basis. Currently, Missoula accepts requests from certified CHDOs only. Technical assistance is available to applicants and to agencies interested in qualifying as CHDOs.

Contact: Mike Barton, Grants Administrator: 406.258.3874; or Cindy Wulfekuhle, Principal Grants Administrator: 406.258.4657; Missoula Office of Planning and Grants.

Community Development Block Grant (CDBG) Program

Statewide CDBG Program

Montana's statewide CDBG program is a competitive grant program designed to help communities of less than 50,000 in population with their greatest community development needs. The primary objective of the state CDBG program is to develop viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities for low- and moderate-income persons (LMI) in Montana. Each activity funded must benefit at least 51% low- and moderate-income persons.

Montana administers two components of the state CDBG program through the Community Development and Business Resources Divisions of the MDOC. Two-thirds of the program funding is for public facility and housing projects, administered by the Community Development Division. One-third of the funding is targeted for economic development projects, administered by the Business Resources Division. The state makes CDBG grants for community development activities to units of general-purpose local government (counties and municipalities, except Billings, Great Falls, and Missoula).

Some of the activities that can be carried out with CDBG funds include the acquisition of real property; rehabilitation of residential and nonresidential properties (including special facilities for the handicapped); construction of new, affordable housing (when sponsored by a nonprofit organization); provision of public facilities and improvements such as water, sewer or solid waste facilities, or senior citizen centers, rural hospitals and nursing homes; and assistance to for-profit businesses to promote economic development activities that will result in the creation or retention of jobs for low- and moderate-income persons.

Under the housing and neighborhood renewal category, CDBG funds can be used to provide homebuyer assistance, including the subsidy of interest rates and mortgages for low- and moderate-income homebuyers. CDBG funds may also be used to make low interest loans or grants to low- and moderate-income families to allow them to rehabilitate homes in substandard condition. CDBG funds can also be used to finance or subsidize the construction of new, permanent residential units for LMI households where the CDBG

funds will be used by a local nonprofit organization. Housing projects can include site improvements to publicly owned land or land owned by a nonprofit organization to be used for new housing. Community revitalization activities, such as neighborhood clean-up and fix-up projects, as well as the demolition of vacant, seriously dilapidated structures are also eligible housing activities.

Transitional (temporary) housing is eligible under the housing category. The acquisition of sites for new housing and conversion of existing nonresidential structures for residential use are also eligible CDBG housing activities.

Contact: Gus Byrom, CDBG Program Manager – Housing and Public Facilities, Community Development Division, Montana Department of Commerce: 406.841.2777.

City of Billings HOME and CDBG Programs

The City of Billings HOME and CDBG program funds are used to achieve common goals and objectives of the city's Consolidated Plan. The Billings CDBG and HOME program funds are used to promote fair housing and affordable housing citywide; to preserve and revitalize the city's existing affordable housing stock; and to improve and revitalize neighborhoods where existing affordable housing stock is located. HOME program funds are specifically used for first-time homebuyer activities and to help finance new affordable housing projects. CDBG program funds are also used to support new housing activities, but primarily are used for activities that update and improve the community's existing affordable housing stock.

Contact: Brenda Beckett, Community Development Manager, City of Billings: 406.657.8286; Fax 406.657.8327.

City of Great Falls CDBG Program

The primary objective of the City of Great Falls CDBG program is to use grant funds to benefit low- and moderate-income people or to eliminate slums and blight. Providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate-income people enhances the community.

The City of Great Falls offers two CDBG-funded programs to individuals within the city limits to promote affordable housing: the deferred payment loan program provides no-interest loans to low-income homeowners for code-related repairs; and the rental improvement fund program provides no-interest loans to landlords to rehabilitate sub-standard rental units that will be made affordable to low-income tenants.

The city also allocates CDBG housing funds to both for-profit and nonprofit organizations that develop accessible, affordable rental housing and to Neighborhood Housing Services, Inc., (the local CHDO) for programs that address the purchase, rehabilitation, and new construction of affordable housing.

The city uses CDBG funds to improve public facilities that are primarily used by low-income people, to make infrastructure improvements in low-income neighborhoods, to promote handicap accessibility, and to provide support to public services agencies whose programs benefit very low- to moderate-income people. The city encourages the use of CDBG funds in economic development activities that will increase job opportunities for low-income people.

Only projects located within the city limits are eligible for funding. Applications for city-administered housing programs are available on an ongoing basis; proposals for other projects are accepted on an annual basis.

Contact: Katrina Stark, Grant Administrator: 406.455.8407; or Bruce Haman: 406.455.8404; Community Development Department, City of Great Falls; 406.454.0495 for the hearing impaired.

City of Missoula CDBG Program

The City of Missoula is an entitlement city in the HUD-funded CDBG program. The city receives an annual allocation of approximately $750,000, which is available to support activities that benefit low- and moderate-income households in the areas of housing, public facilities, economic development and public services. The city conducts a competitive funding process for projects each year between September and November. Technical assistance is available to agencies and individuals interested in participating in the program.

Contact: Mike Barton, Grants Administrator: 406.258.3874; or Cindy Wulfekuhle: Principal Grants Administrator: 406.258.4657; Missoula Office of Planning and Grants.

Tenant Based Section 8 Program – Rental Vouchers, and Moderate Rehabilitation

Financed by HUD and administered by the MDOC Housing Division, Tenant Based Section 8 (TBS8) Housing Assistance Programs allow very low-income families to pay a set amount toward rent and utilities, based on their gross adjusted income (currently 30%). Very low-income families have incomes of 50% or less of the HUD median family income

for the county in which the family resides. HUD establishes income limits annually. The programs provide subsidy payments to property owners on behalf of program participants.

The TBS8 program, using 35 local field agents in eleven locations throughout the state, provides field services: issuing assistance documents, performing inspections, and examining annual income. The wait list to obtain a voucher is approximately 18 months with approximately 8,000 applicants. The Housing Choice Vouchers is the main program in TBS8, with a HUD baseline of 3,716 units, and an annual budget of $15 million.

The Moderate Rehabilitation (Mod Rehab) program has a budget of approximately $2 million annually. In essence a project-based program, owners of substandard property in Montana rehabilitate the property to meet HUD housing quality standards (HQS) and receive subsidized rent for 15 years at a rate high enough to cover the debt service on rehabilitation loans. TBS8 provides a list of prospective tenants and inspects the rental units annually to ensure continued compliance with HQS.

Contact: Housing Assistance Program Manager, Montana Department of Commerce: 406.841.2830.

Project Based Section 8 Program

The Montana Project Based Section 8 (PBS8) program is a relatively new program administered by the MDOC Housing Assistance Bureau. Active since November 2000, PBS8 performs as a HUD contractor for management and oversight activities for 100 contracts involving 4,269 affordable rental units. PBS8 conducts on-site management reviews annually for the entire contract portfolio. In addition, PBS8 approves and processes payment vouchers to property owners and agents.

Contact: Dave Parker, Project Based Section 8 Program Manager, Housing Division, Montana Department of Commerce: 406.841.2801.

Emergency Shelter Grants (ESG) Program

The Montana Department of Public Health and Human Services (MDPHHS) Human and Community Services Division administers the ESG Program to help improve the quality of existing emergency shelters for the homeless, make available additional shelters, meet the costs of operating shelters, and provide essential social services to help prevent homelessness. The grant is 100% funded by HUD. According to federal law, 95% of funds received must be allocated to the 10 regional Human Resource Development Councils (HRDCs) in the state. The grants fund the renovation, rehabilitation or operating costs of

homeless shelters, and the provision of follow-up and long-term services to help homeless persons escape poverty. Shelters to be assisted and services to be delivered are determined by the HRDCs.

Contact: Jim Nolan, Intergovernmental Human Services Bureau, Montana Department of Public Health and Human Services: 406.447.4260.

Housing Opportunities for Persons With AIDS (HOPWA) Program

The MDPHHS Human and Community Services Division also administers the HOPWA Program. New in 2002, MDPHHS received a three-year competitive HOPWA grant covering the States of Montana, North Dakota, and South Dakota. In October 2004, the MDPHHS was awarded a HOPWA renewal grant of $1,450,800 to continue operating the Tri-state Housing Environments for Living Positively (TS HELP) program, and in December 2005, was awarded a competitive grant of $1,429,307. This program is a continuum of housing and related supportive service opportunities for people living with HIV/AIDS and their families in the three states, which do not qualify for direct HOPWA formula grant funding. TS HELP is a partnership between MDPHHS and four private agencies in North Dakota, South Dakota, and Montana: the Sioux Falls Housing and Redevelopment Commission in South Dakota, Region VII Community Action Program in North Dakota, and Missoula AIDS Council and Yellowstone AIDS Project in Montana.

Contact: Jim Nolan, Intergovernmental Human Services Bureau, Montana Department of Public Health and Human Services: 406.447.4260.

Shelter Plus Care (SPC) Program

Shelter Plus Care grants help provide housing and supportive services on a long-term basis for homeless people with disabilities, especially serious mental illness, chronic drug or alcohol problems, and AIDS. Program grants are used for the provision of rental assistance payments through Section 8 Moderate Rehabilitation (SRO), sponsor-based rental assistance (SRA), tenant-based rental assistance (TRA), or project-based rental assistance (PRA). HUD requires that 10% of total funds be made available for each of these four program types.

SPC funds are awarded in a nationwide competition, with priority given to homeless needs. States, units of local government, Indian tribes, and public housing authorities (PHAs) can apply for SPC grants. Support services must match rental assistance and must be supplied by federal, state, or local governments or private sources.

Non-PHA applicants applying for the SRO component must subcontract with a PHA to administer the rental housing assistance. Applicants for the SRA must subcontract with a nonprofit organization, also called a sponsor, to provide rental assistance to sponsor-owned or leased units. PRA applicants must subcontract with a building owner to provide rental assistance for units in a particular property.

As funds become available, a Notice of Funding Availability (NOFA) will be published in the Federal Register. Nonprofits interested in applying for Shelter Plus Care funding in Montana will need to apply through the Montana Continuum of Care Coalition for the Homeless.

Contact: Renae Blair, Office of Community Planning and Development, U.S. Department of Housing & Urban Development-Denver: 303.672.5064.

Contact: Bob Buzzas, CIVIC Consulting - Montana Continuum of Care Coalition for the Homeless: 406.586.1572.

Supportive Housing for the Elderly (Section 202)

Supportive Housing for the Elderly provides funding to expand the supply of housing with supportive services for very low-income persons 62 years of age or older. Initial legislation authorizing this program was enacted in the Housing Act of 1959 (Section 202) and was amended in 1990 by Section 801 of the National Affordable Housing Act. Section 202 funding falls into two categories: capital advances and project rental assistance. Capital advances are to finance elderly housing that also offers supportive services. The advances are non-interest-bearing, and are based on development cost limits published in the Federal Register. Project rental assistance covers the difference between the HUD-approved operating cost per unit and 30% of resident's adjusted income. Funds can be used for acquisition, rehabilitation, new construction, rental assistance, and support services for households containing at least one person over 62 years of age. Private, nonprofit organizations and consumer cooperatives are eligible to apply.

A NOFA is usually issued in early spring for Supportive Housing for the Elderly and funding is available for eligible Montana entities. Those applications scoring the highest receive funding. To receive application materials, download the information from **www.grants.gov**. Regulations and guidelines may be found in HUD Handbook 4571.3 Rev-1 Supportive Housing for the Elderly and 24 CFR 891.

Contact: Cynthia Lightner, U.S. Department of Housing & Urban Development, Denver Multifamily Hub: 303.672.5343, Ext. 1145.

Supportive Housing for Persons with Disabilities (Section 811)

Section 811 grant monies are awarded to nonprofit organizations providing assistance to expand housing with supportive services for persons with disabilities. This often includes group homes and independent living facilities. Section 811 is targeted toward persons with a physical or developmental disability, or chronic mental illness that is expected to be of long and indefinite duration, substantially impedes the person's ability to live independently, and is of such a nature that such ability could be improved by more suitable housing conditions.

The program was authorized by the National Affordable Housing Act, Section 811. The competitive grants are available in two forms: capital advances based on the development cost limits published in the Federal Register, and project rental assistance to cover the difference between HUD-approved operating costs and 30% of the resident's adjusted income. Occupancy is open to very low-income persons who are at least 18 years old.

A NOFA is usually published in early spring in the *Federal Register* for Supportive Housing for Persons with Disabilities. Funding is available for eligible entities in Montana. Those applications scoring highest receive funding. For application materials, download the information from **www.grants.gov**. Regulations and guidelines may be found in HUD Handbook 4571.2 Supportive Housing for Persons with Disabilities, and 24 CFR 891.

Contact: Cynthia Lightner, U.S. Department of Housing & Urban Development, Denver Multifamily Hub: 303.672.5343, Ext. 1145.

Supportive Housing Program (SHP)

The Supportive Housing Program was created by the Housing and Community Development Act of 1992. It replaces the Supportive Housing Demonstration Program (Transitional Housing Demonstration Program and Permanent Housing for Handicapped Homeless Program) and Supplemental Assistance for Facilities to Assist the Homeless (SAFAH). It incorporates many features of these programs into one program of assistance to governmental entities and private nonprofit organizations to provide housing and supportive services to homeless people. The SHP provides funding under four main components:

- Transitional housing to facilitate the movement of homeless individuals and families to permanent housing.
- Permanent housing that provides long-term housing for homeless people with disabilities (including AIDS and related diseases).

- Housing that is part of a particularly innovative project for meeting the immediate and long-term needs of homeless individuals and families.
- Supportive services for homeless individuals and families not provided in conjunction with supportive housing facilities.

The SHP covers acquisition, rehabilitation, new construction and lease of structures, operating costs, supportive services, and administrative costs. SHP funds provided for acquisition, rehabilitation, and new construction must be matched with an equal amount of funds from other sources, including from the recipient, federal, state and local governments, or private resources. Grants for operating costs can be used to pay up to 75% of the operating cost in each year of the grant term. The match requirement is the difference between the total operating costs and the amount of the SHP operating funds. The match requirement for supportive services is an 80-20 split of supportive services costs between SHP and the grantee.

Grants are available to states, local governments, other government entities, Indian tribes and housing authorities, private nonprofit organizations, and community mental health associations that are public nonprofit organizations.

Within the SHP, Safe Havens grants provide very low-income housing for homeless people with serious mental illnesses. It is intended to take in people who may not be willing to enter a housing program. Funds may be used for new construction, acquisition, rehabilitation, leasing assistance, low-demand support services, outreach activities for eligible persons, and operating costs. Governments, private and public organizations may apply for funding. All funds must be matched. New construction is restricted to $400,000 with a one-for-one match. Acquisition and rehabilitation are limited to $200,000 to $400,000, depending on high cost areas.

The Rural Homeless Initiative provides for the same activities as SHP, but incorporates homeless prevention activities. Preventive measures can include assistance with rent payments, advocacy, and others that are designed to keep rural residents from becoming homeless.

As funds become available, a NOFA will be published in the Federal Register. Nonprofits interested in applying for SHP funding in Montana will need to apply through the Montana Continuum of Care Coalition for the Homeless.

Contact: Renae Blair, Office of Community Planning and Development, U.S. Department of Housing & Urban Development-Denver: 303.672.5064.

Contact: Bob Buzzas, CIVIC Consulting - Montana Continuum of Care Coalition for the Homeless: 406.586.1572.

Section 8 Single Room Occupancy (SRO) Moderate Rehabilitation Program for Homeless Individuals

This program provides rental assistance for homeless individuals in rehabilitated SRO housing. The Section 8 assistance is provided in the form of rental assistance payments. These payments equal the rent for the unit, including utilities, minus the portion of the rent payable by the tenant under the U.S. Housing Act of 1937. Rehabilitation must involve a minimum expenditure of $3,000 per unit, including its prorated share of work to be accomplished on common areas or systems, to upgrade to decent, safe, and sanitary condition to comply with the housing quality standards (HQS). The maximum expenditure allowed per unit is $15,900. Private nonprofit organizations, Indian housing authorities (IHA), and public housing authorities are the only eligible applicants. Private nonprofits must subcontract with PHAs to administer the rental assistance.

Contact: Renae Blair, Office of Community Planning and Development, U.S. Department of Housing & Urban Development-Denver: 303.672.5064.

OTHER FEDERAL PROGRAMS

Low Income Housing Tax Credit (LIHTC) Program

The low income housing tax credit, established by Congress in the Tax Reform Act of 1986, is intended to provide for the retention, rehabilitation, and construction of low-income rental housing. Through the program, developers and owners of qualified housing receive an annual federal tax credit for 10 years, based on the number of housing units provided to low-income individuals and families. The Montana Board of Housing (MBOH) administers the LIHTC in Montana and receives authority to allocate the credit through the Internal Revenue Code of approximately $2.1 million per year. Staff monitors projects to ensure low-income tenant and rent restrictions are met. Any non-compliance issues are reported to the IRS.

Contact: Mathew Rude, Multifamily Program Manager, Montana Board of Housing: 406.841.2845.

Veterans Administration (VA) Direct Loans for Native Americans Living on Trust Lands

The VA Native American Direct Loan (NADL) Program is available to assist eligible Native American veterans purchase, build, or improve a home on Tribal Trust Lands. Loan amounts are determined by an appraisal of the property but are limited to a maximum of $80,000, the appraised value, or the cost of the home, whichever is less. To qualify, the applicant's tribal organization or group must have signed an agreement to participate in the NADL Program. The applicant must be determined to be a satisfactory credit risk and have sufficient income to repay the loan before the loan can be approved.

Native American Veterans desiring more information or wanting to determine his or her eligibility for the NADL Program should contact: *Bruce Newton, Sr. Loan Specialist, VA Regional Loan Center, Box 25126, Denver, CO 80225, or toll-free: 888.349.7541, option 2.*

U.S. Department of Energy and Other Energy Programs

Energy program funds are available from the U.S. Department of Energy and other agencies. Allocations can be used for rehabilitation and new construction.

Weatherization

Energy costs are one of the greatest demands on a low-income family's resources. During Montana's winter, these costs can exceed rental or mortgage costs. The weatherization program, administered by the MDPHHS, is primarily funded by the U.S. Departments of Energy and Health and Human Services. The program is designed to help low-income persons reduce their home heating costs and to conserve natural resources. The funds are directed toward local HRDCs and tribal organizations. These groups decide where the grant money will be spent to install energy saving measures in the homes of low-income persons. Homes are prioritized based on energy consumption. Specific measures are decided upon after each home has had an energy audit to determine what activities would be most cost-effective. Measures include insulation, caulking, and furnace repair or replacement. Labor and materials are purchased locally. By reducing overall costs, weatherization helps a family stay in their home, increasing family self-sufficiency.

Funds are currently available and are being allocated in the weatherization program. Submitted applications scoring highest receive funding. Apply by calling the contact listed below or 800.332.2272.

Contact: Jim Nolan, Intergovernmental Human Services Bureau, Montana Department of Public Health and Human Services: 406.447.4260.

Low Income Energy Assistance Program (LIEAP)

The Human and Community Services Division Low Income Energy Assistance Program (LIEAP) is primarily funded by the U.S. Department of Health and Human Services. The goal of this program is to assist low-income families in meeting the home heating costs. Funding for households is determined using matrix tables that factor the household's income, fuel type, size and type of home, and local heating degree-days. Payments are made directly to the household's utility company. Emergency payments are allowed for unforeseen energy-related events. Up to 15% of the block grant may be used for weatherization activities to decrease long-term heating cost problems.

Eligible applicants are prioritized according to energy usage. Those applicants with the highest energy usage receive weatherization assistance. Apply by calling the contact listed below or toll free at 800.332.2272.

Contact: Jim Nolan, Intergovernmental Human Services Bureau, Montana Department of Public Health and Human Services: 406.447.4260

HUD Energy Star Initiative

HUD joined with the U.S. Environmental Protection Agency (EPA) and DOE to promote Energy Star (**www.energystar.gov**) in all HUD programs through a Memorandum of Understanding (**www.hud.gov/news/release.cfm?content=pr02-105.cfm**) signed by Secretary Martinez in 2002. HUD will work with EPA and DOE to expand the use of Energy Star products in assisted and public housing and in projects financed through other HUD programs such as CDBG and HOME. Energy Star is a voluntary labeling program designed to identify and promote energy efficient products and appliances. Energy Star-labeled products save energy and money and protect the environment. Improved energy efficiency in housing can generate significant savings for property owners and building residents.

Contact: Larry Gallagher, U.S. Department of Housing & Urban Development, Montana Field Office, Helena: 406.447.1480; Web site: **http://www.hud.gov/energy/**

Guaranteed Loan Programs

A number of guaranteed loan programs at or below market rates are available for qualified homebuyers. Financial institutions in partnership with the Montana Board of Housing make guaranteed loans available to Native Americans and those living in rural settings. The U.S. Department of Veterans Affairs offers guaranteed loans to eligible service members, veterans, and unmarried surviving spouses.

HUD Section 184 Indian Housing Program

HUD's Section 184 Loan Guarantee Program is a unique approach to providing Native Americans with access to capital on and off the reservation, by utilizing a public, private sector partnership. The funding for the mortgage is private sector funds and HUD provides the mortgage guarantee. This partnership enables Native American families and tribally designated housing entities (TDHEs) to gain access to sources of private financing. A tribal member who will occupy the property as his/her principal home and has met certain credit and underwriting standards is an eligible borrower. Tribally designated housing entities that may borrow funds for the development of single-family housing and up to four units of multifamily housing. These units are subsequently sold to eligible borrowers. Loans are processed by lenders and reviewed by HUD's Office of Loan Guarantee in Denver, Colorado. Lenders can be direct endorsement certified. To apply, visit any approved lender (financial institution) and apply for a mortgage loan.

Contact: Lyle Konkol, U.S. Department of Housing & Urban Development, Helena Field Office: 406.447.1487.

The Montana Board of Housing set aside $1,000,000 in recycled mortgage funds to provide the permanent financing for qualifying lower income individuals for single family homes located on trust land on an Indian Reservation that are guaranteed by HUD through Section 184 for Native Americans. The board worked with local banks, tribal representatives, bond counsel, state and regional HUD officials to get special consideration and guarantees from the Secretary of HUD in Washington D.C. to enable the board to participate in this program.

Contact: Charles Brown, Homeownership Program, Montana Board of Housing: 406.841.2850.

HUD Title VI Loan Guarantee Program

HUD's Title VI Loan Guarantee Program enables Tribal Designated Housing Entities (TDHEs) to leverage current and future NAHASDA dollars to address immediate housing needs on the reservation. The borrower leverages these funds to finance affordable housing activities today by pledging future grant funds as security for repayment of the guarantee obligation. A private lender or investor provides the financing and HUD provides the guarantee to the lender or investor.

Contact: Lyle Konkol, U.S. Department of Housing & Urban Development, Helena Field Office: 406.447.1487.

HUD Housing Counseling Grant Program

The objective of this program is to counsel homeowners, homebuyers, and prospective renters and tenants in improving their housing conditions and in meeting the responsibilities of tenancy and homeownership. The uses are to provide a variety of housing counseling services including single family home buying, renting, defaults, foreclosure prevention, credit issues and reverse mortgages. Eligible applicants are qualified public or private nonprofit organizations that can provide special competence and knowledge counseling for low- and moderate-income families. The program has no matching fund requirements. However, applicants are to demonstrate funding from other resources.

Contact: Denver Homeownership Center: 303.672.5200, Ext. 1021: or toll-free: 800.569.4287 for the nearest Housing Counseling Agency.

Rural Housing and Economic Development Program

The objective of this program is to expand the supply of affordable housing and access to economic opportunities in rural areas. Grants can be used for capacity building, and support for innovative housing and economic development activities. Eligible applicants are rural nonprofit organizations and community development corporations, federally recognized tribes, state housing finance agencies, and state community and economic development agencies.

Contact: Larry Gallagher, U.S. Department of Housing & Urban Development, Montana Field Office, Helena: 406.447.1480

U.S. Department of Agriculture Rural Development Programs

U.S. Department of Agriculture (USDA) Rural Development (RD) loans and grants are available to assist rural Montana with Single Family Housing and Multifamily Housing needs. Rural Development partners with local lenders, community groups and local, state and federal funding sources.

Single Family Housing Programs

The Single Family Housing programs provide homeownership opportunities to very low-, low- and moderate-income rural residents through several loan, grant and guarantee programs. The program also provides loans and grants to individuals to finance the vital improvements necessary to make their homes decent, safe, and sanitary.

Rural Housing Guaranteed Loans (Section 502)

The purpose of this program is to assist low- and moderate-income households through the 90% guarantee of loans made by conventional lenders for acquisition of single-family homes. Because a down payment is not required, this program helps borrowers by reducing the closing costs. In addition, there is no mortgage insurance premium cost which further reduces the up front costs and monthly payments.

Applicant Requirements: To qualify for a loan guarantee, each applicant must meet all of the following criteria:

- Be unable to obtain a loan through a conventional mortgage source;
- Have sufficient income to meet all obligations;
- Principal, interest, taxes, and insurance (PITI) cannot exceed 29% of monthly gross income;
- Total indebtedness (monthly obligations) cannot exceed 41% of monthly gross income
- Have an acceptable credit history;
- Be a U.S. citizen or be legally admitted to the United States for permanent residency;
- Be the owner occupant of the dwelling;
- Adjusted annual income must meet the income requirements for the area (less than 115% of area median income). Contact your local office for the applicable area limits.

Home Requirements: In addition to applicant requirements, there are also certain requirements for the home. It must provide modest, decent, safe, and sanitary housing for the family and cannot have an in-ground swimming pool or other structures designed for income-producing purposes.

The land value of the property cannot exceed 30% of the appraised market value of the home. The property must meet FHA requirements.

- 502 Leveraged Loans: Under this program, a minimum of 20% of the total mortgage is covered by a loan from the conventional lender, while the remainder is financed through a USDA Rural Development loan at a lower interest rate based on the borrower's income. This provides the borrower with a "blended" interest rate lower

than market rates. Applicant's income is limited to less than 80% of area median income.

- 502 Direct Loans: In limited circumstances, borrowers can receive a 100% direct loan from USDA for the entire purchase price of the home at significantly lower interest rates. Because available funds for the program are limited, assistance under this program is reserved for those with the greatest need looking for homes in targeted areas. Applicant's income is limited to less than 80% of area median income.

  Contact: Deborah Chorlton, Housing Program Director, USDA Rural Development, Bozeman: 406.585.2551.

504 Repair Loans and Grants

USDA Rural Development also helps existing homeowners with home improvement loans to improve or modernize their existing home. Eligible very low-income residents (less than 50% of area median income) can apply for loans of up to $20,000 at one percent interest with a repayment period of up to 20 years.

Very low-income elderly residents aged 62 or older may qualify for grants or a combination of grants and loans to remove health or safety hazards. Lifetime grant assistance is limited to $7,500.

Eligible improvements:

- Installing and repairing sanitary water and waste disposal systems, including related plumbing and fixtures
- Paying reasonable connection fees for utilities
- Installing various energy conservation measures including insulation and storm windows
- Repairing or replacing heating systems and electrical wiring
- Making structural improvements including repairing or providing structural supports, repairing or replacing the roof, and replacing severely deteriorated siding
- Improving homes to make them accessible to handicapped residents

Contact: Deborah Chorlton, Housing Program Director, USDA Rural Development, Bozeman: 406.585.2551.

Technical Assistance Grants/Mutual Self-Help Housing Program

Another option available for some families in Montana is the Mutual Self-Help Housing Program. Through this program, nonprofit organizations receive technical assistance grants to help very low- and low-income families build their own homes. Applicants must show a need for self-help housing, the professional expertise to supervise a project and a lack of funding to be eligible for this assistance.

Approved applicants in groups of 8 to 12 families provide sweat equity, working together under the guidance of professionals to build each other's homes. When all the homes are completed, each family has gained shelter, confidence, beneficial skills, and an unparalleled sense of community relationship.

Contact: Deborah Chorlton, Housing Program Director, USDA Rural Development, Bozeman: 406.585.2551.

Multifamily Housing Programs

Section 515 Rural Rental Housing Loans

Increased home prices have resulted in a higher percentage of renters throughout the nation. More facilities are needed to meet this demand. The multifamily housing Section 515 program provides financing to build, or purchase and repair, apartment style housing for very low- and low-income residents in rural communities with a population of up to 20,000 people. Tenants pay 30% of their monthly gross income and the program subsidized the remaining rent through rental assistance. Interest rates are subsidized at one percent. The loan term is 30 years with a 50-year amortization.

The housing must be modest in size, design, and cost, but adequate to meet the tenant's needs.

Eligible applicants include individuals, trusts, associations, general partnerships, limited partnerships, limited liability companies, State or local public agencies, limited-profit, and nonprofit corporations. Nonprofit corporations may be organized on a regional or multi-county basis. Loans to nonprofits may be up to 100% of the appraised value or development cost, whichever is less.

Contact: Deborah Chorlton, Housing Program Director, USDA Rural Development, Bozeman: 406.585.2551.

Section 538 Guaranteed Rural Rental Housing Program

The Section 538 Guaranteed Rural Rental Housing Program is available thanks to a partnership between the Federal government and major financial lending institutions. The program is designed to help qualified local lenders serve the rental housing needs of low- and moderate-income households in their community.

Under the RHS Guaranteed Rural Rental Housing Program, qualified lenders are authorized to originate, underwrite, and close loans for multifamily housing complexes requiring new construction. In turn, USDA will guarantee the lender's loan up to 90% of the total development cost and will commit to paying up to 90% of the outstanding principal and interest in the event of a default on the loan. The program has had less than a one percent default rate over its history.

The loan guarantees can be used with other subsidy funding programs such as the Low Income Housing Tax Credit program, Montana Department of Commerce's HOME program, and state rental assistance programs.

To be eligible for the program, lenders should be approved as multifamily lenders through FHA, Fannie Mae, or Freddie Mac. Other lenders with multifamily lending experience may also be approved, such as Federal Home Loan Bank system members and State or Local Housing Finance Authorities (HFAs).

The lender must assume the risk on the unguaranteed portion of the loan, underwrite, and originate loans for the guarantee. The lender performs all loan servicing functions, including asset management and liquidation, and monitors rent and income levels of the project.

Loan guarantees can be used for:

- New construction, and moderate or substantial rehabilitation
- Acquisition of buildings that meet "special housing needs"
- Combination of construction and permanent loans
- Construction of a wide variety of housing types

Eligible borrowers include:

- Individuals
- Nonprofit or limited-profit corporations
- Partnerships

- Limited liability companies
- Trusts
- State and local agencies
- Indian tribes, and any other entity deemed eligible

Contact: Deborah Chorlton, Housing Program Director, USDA Rural Development, Bozeman: 406.585.2551.

Farm Labor Housing

Farm Labor Housing provides loans and grants to farm owners, family farm organizations, state and local public agencies, and private broad-based organizations or nonprofit organizations of farm workers. The basic objective is to provide decent, safe, and affordable housing for domestic and migrant farm labor located in areas where the need exists. The housing units can be located on or off the farm property.

Contact: Deborah Chorlton, Housing Program Director, USDA Rural Development, Bozeman: 406.585.2551.

Housing Preservation Grants

Housing Preservation Grants are provided to nonprofit and governmental organizations to remove health and safety hazards to owner-occupied residences or rental housing for low-income individuals. These grants are combined with other funding sources to accomplish the repairs.

Contact: Deborah Chorlton, Housing Program Director, USDA Rural Development, Bozeman: 406.585.2551.

VA Guaranteed Home Loans for Veterans

The U.S. Department of Veterans Affairs (VA) guarantees loans made by mortgage lenders to eligible military veterans, active duty military service members, certain members of the National Guard and Selective Reserves, and certain un-remarried surviving spouses of deceased veterans. The purpose of a VA Guaranteed loan can be to purchase, build, or improve personal residences, or to refinance an outstanding mortgage on a home. Properties securing VA loans must meet acceptable Minimum Property Standards. The VA does not require a down payment and the maximum loan amount is determined by the lesser of the appraised value or the cost of the home. "Cash out refinance loans" are limited to 90% of the appraised value of the home. Applicants must be determined to be a

satisfactory credit risk and have sufficient income to repay the loan and certify that they intend to occupy the property as their permanent place of residence.

To apply for a Certificate of Eligibility for VA Loan Guaranty Benefits, a veteran should complete a Request for Determination of Eligibility, VA Form 26-1880, and submit it with proof of military service to the VA Eligibility Center, PO Box 20729, Winston-Salem, NC 27120. Their overnight mail address is: 251 North Main Street, Winston-Salem, NC 27155. The e-mail address for Winston-Salem is: **ncleligib@vba.va.gov**. Further information about VA loans is also available.

Please note: The Los Angeles Eligibility Center closed effective January 1, 2006.

Contact: Loan Production, VA Regional Loan Center, Box 25126, Denver, CO 80225-0126; or toll-free: 888.349.7541, option 2.

HUD/FHA Mortgage Insurance and Conversion Programs

The Federal Housing Administration (FHA) helps homebuyers become homeowners through its mortgage insurance programs. An FHA insured loan is available to anyone with a satisfactory credit record, an income sufficient to afford the mortgage payments and adequate savings to cover a low down payment and closing costs. Homebuyers wishing to obtain an FHA insured mortgage should contact any FHA approved lending institution such as a bank, mortgage company, savings and loan or credit union.

Section 203B Insured Loans

This program is limited to owner occupant buyers for the purchase of a new or existing one-to-four unit dwelling. The down payment requirement is 3% of the purchase price or appraised value, whichever is lower.

The maximum mortgage FHA can insure depends on local housing prices. For example, the maximum mortgage can range from a low of $200,160 to $384,936, depending on the number of units in the dwelling and the County in which it is located. Contact a lender for information on maximum mortgage limits in your area and to apply for an FHA insured mortgage.

Contact: Don Smith, HUD/FHA - Helena Office: 406.449.5050.

Section 203K Substantial Rehabilitation Insured Loans

This program allows an owner occupant or investor to finance the purchase of a property in need of major repairs, or to refinance an existing loan and needed repairs. Using a 203K insured mortgage, the borrower can get one mortgage loan at a long term fixed (or adjustable) rate to finance the purchase price of the property as well as the cost of repairs. The benefit to the lender is that the loan is FHA insurable at closing, before any repairs are started. The benefit to the borrower is that only one loan is necessary to purchase and repair the home. Without 203K, a purchaser would likely have to obtain one loan to purchase the property, another loan to do the repairs and another permanent mortgage when the work was completed to pay off the interim loans with the permanent mortgage.

The program is flexible. It can be used to improve an existing one-to-four unit dwelling in any of the following ways:

1. Buy a home and remodel
2. Refinance your present home and remodel
3. Buy a house and move it onto a new foundation on another property
4. Place your manufactured home (built after 6/15/76) on a permanent foundation
5. Convert a single family home to a 2- to 4-unit property
6. Remodel a multi-unit property to a single family home
7. Rebuild a damaged or demolished home if the existing foundation is acceptable

For example, the 203K can be used to remodel a kitchen, add a bathroom, finish a basement, build a new garage, install new siding, drill a well, replace a septic system, update the plumbing, heating or electrical systems, repair or replace a roof, install new flooring, install energy efficiency items, or other types of remodeling. Contact a lender for information on maximum mortgage limits in your area and to apply for an FHA 203K insured mortgage.

Contact: Don Smith, HUD/FHA - Helena Office: 406.449.5050.

"Streamline (K)" Limited Repair Program

The "Streamline (K)" program is intended to assist homeowners with basic minor repairs costing $5,000 to $15,000. The Streamline (K) program is a modification of the 203(K) program to facilitate purchase transactions in which the property needs minor rehabilitation work, as identified in a pre-purchase home inspection or FHA appraisal. Unlike the standard 203(K) program, any approved mortgagee will allow for acquisition and up to $15,000 in the loan proceeds to be applied toward repair/rehabilitation of the property.

Contact: Don Smith, HUD/FHA - Helena Office: 406.449.5050.

Home Equity Conversion Mortgages (HECM)

Homeowners, age 62 and older, who have paid off their mortgages or have only small mortgage balances remaining are eligible to participate in HUD's reverse mortgage program. The program allows homeowners to borrow against the equity in their homes. Homeowners can receive payments in a lump sum, on a monthly basis (for a fixed term or for as long as they live in the home), or on an occasional basis as a line of credit. Homeowners whose circumstances change can restructure their payment options.

Unlike ordinary home equity loans, a HUD reverse mortgage does not require repayment as long as the borrower lives in the home. Lenders recover their principal, plus interest, when the home is sold. The remaining value of the home goes to the homeowner or to his or her survivors. If the sales proceeds are insufficient to pay the amount owed, HUD will pay the lender the amount of the shortfall. The Federal Housing Administration, which is part of HUD, collects an insurance premium from all borrowers to provide this coverage.

The size of reverse mortgage loans is determined by the borrower's age, the interest rate, and the home's value. The older a borrower, the larger the percentage of the home's value that can be borrowed. For example, based on a loan at 9% interest, a 65-year-old could borrow up to 26% of the home's value, a 75-year-old could borrow up to 39% of the home's value, and an 85-year-old could borrow up to 56% of the home's value.

There are no asset or income limitations on borrowers receiving HUD's reverse mortgages. There are also no limits on the value of homes qualifying for a HUD reverse mortgage. However, the amount that may be borrowed is capped by the maximum FHA mortgage limit for the area. As a result, owners of higher-priced homes cannot borrow any more than owners of homes valued at the FHA limit.

HUD's reverse mortgage program collects funds from insurance premiums charged to borrowers. Senior citizens are charged 2% of the home's value as an up-front payment plus one-half percent on the loan balance each year. These amounts are usually paid by the lender and charged to the borrower's principal balance. Contact a lender for information on maximum mortgage limits in your area and to apply for a HUD/FHA Home Equity Conversion mortgage.

Contact: Don Smith, HUD/FHA - Helena Office: 406.449.5050.

HUD Center for Faith-Based and Community Initiatives

In order to ensure that all eligible organizations are treated equally in the grant application process, HUD has made historic changes to its regulations. HUD is dedicated to ensuring that stakeholders inside and outside of HUD are well-educated about the changes in regulations that allow faith-based groups to participate. There is no separate pot of money for the Faith-Based and Community Initiative. The key to the initiative is to provide access for faith-based and community groups to apply for federal grants or grants from entitlement communities. The thrust of the program is to "level the playing field" so that all nonprofit groups, including faith-based groups, are treated equitably and fairly. The idea is to make federal grants "faith-friendly, but not to give a preference to faith-based groups. It is important to understand that faith-based and community groups are "competing" for federal or local grants, and must have the know-how and the capacity to deliver the services or product for which the funding is intended.

A Tool Kit for Montana Faith Based and Community Organizations is available: **http://www.hud.gov/local/shared/working/r8/fbci/index.cfm?state=mt**.

Contact: Larry Gallagher, U.S. Department of Housing & Urban Development, Montana Field Office, Helena: 406.447.1480

STATE PROGRAMS

MONTANA BOARD OF HOUSING (MBOH) PROGRAMS

The Montana Board of Housing was created by the Montana Housing Act of 1975 in order to alleviate the high cost of housing for low-income persons and families. The funds to operate the programs administered under the act are generated either through the sale of tax-exempt bonds or from administrative fees. The MBOH receives no state funds to operate the programs. The MBOH's programs fall into three categories: homeownership, multifamily, and elderly programs. Each is described below.

Homeownership Programs

Single Family Mortgage Program

This program is financed through the sale of tax-exempt bonds issued by the MBOH. Because of the tax-exempt status of the bonds, the MBOH is able to loan the funds to lower income individuals in the form of low-interest loans. While the program is mainly to assist first time homeowners, in certain targeted areas, the borrowers need not be first time

purchasers. The home is to be owner-occupied with limited business use of the property. Income and purchase price limits apply for the area of Montana where the house is located. The refinancing of an existing home loan is not permitted.

Contact: Charles Brown, Homeownership Program, Montana Board of Housing: 406.841.2850.

Set-aside Single Family Mortgage Program

The MBOH makes mortgage funds available through the recycling of mortgage prepayments and other funds held under prior bond issues of the Single Family Bond Program. The MBOH works in partnership with local nonprofit housing providers and local governments to develop programs to target specific housing needs within the local community. The MBOH provides the permanent, below market rate, 30-year mortgage financing. This is often coupled with federal grants or local funds to assist in making homeownership more affordable for lower income individuals and families. Applications are submitted through the MBOH's "Request for Proposal" process, on a monthly basis.

Contact: Charles Brown, Homeownership Program, Montana Board of Housing: 406.841.2850.

Disabled Accessible Affordable Homeownership Program

The MBOH sets aside funds to provide affordable, architecturally accessible homes for people with disabilities such that they can live independently. An eligible home buyer, spouse, child, or parent must have a permanent physical disability with a mobility impairment, may not have an annual income in excess of $30,000 or total family assets exceeding $50,000, and must be a first time home buyer or had purchased a home prior to becoming disabled and it is no longer accessible to their needs.

Contact: Doug Jensen, Homeownership Program, Montana Board of Housing: 406.841.2854.

MyMontanaMortgage

This program expands the range of borrowers that MBOH can serve by combining the MBOH lower set-aside mortgage interest rate with expanded underwriting available through Fannie Mae. The qualifications are similar to the Single Family Mortgage program, and is targeted to four special groups, including: Native Americans; housing subsidy clients working with an authorized Section 8 homeownership program; households which have one or more household members with an ADA-defined disability (not limited to access-

disabilities as in the program above); and borrowers who work full-time in essential services that include employees in public or private schools (from kindergarten through college level, custodial and administrative staff as well as teachers), police and fire fighters, and certified, accredited or licensed health care workers (such as nurses, pharmacists, technicians).

Contact: Jeannene Maas, Homeownership Program, Montana Board of Housing: 406.841.2851.

Teachers' Program

This pilot program in Ravalli County with Farmers' State Bank links lower interest first mortgages using recycled bond funds with special down payment assistance second mortgages to help provide homeownership for first-time homebuyers who are teachers in Ravalli County schools. Borrowers who meet MBOH eligibility criteria and have incomes at or below 80% of median qualify for a first mortgage based on their income. The second mortgage fills the gap between the first mortgage and the cost of an eligible home. No payments are made on the second mortgage until the house is sold or refinanced, at which time the borrower pays off the second mortgage and a portion of the gain in equity in the home. This program is designed to help bridge the gap between incomes for teachers, and the high cost of housing in Ravalli County. Other areas of the state may have similar programs in the future.

Contact: Nancy Leifer, Homeownership Program, Montana Board of Housing: 406.841.2849.

Mortgage Credit Certificate (MCC) Program

The Mortgage Credit Certificate (MCC) Program allows eligible homebuyers to receive a dollar for dollar reduction in their federal income taxes of up to 20% of the annual interest paid on their mortgage. Borrowers can file an amended withholding statement with their employer, and increase their monthly take-home pay by the amount of the credit. Lenders can use the additional income to help qualify the borrower for a loan. The MCC can be attached to any loan statewide, except for a loan financed through the MBOH Bond Program. The qualifications are identical to the single-family mortgage program.

Contact: Jeannene Maas, Homeownership Program, Montana Board of Housing: 406.841.2851.

Montana House™ Program

MBOH is working in partnership with the Anaconda Job Corps to construct one-story, 2-bedroom, 1-bath homes of 960 square feet. Homes are completely assembled at the Job Corps, then moved and installed on a permanent foundation. These homes are available for purchase by individuals or families who meet the Single Family Mortgage Program criteria, but whose incomes do not exceed 80% of area median income for the county in which the house will be located. These homes are sold at cost, producing an affordable home. The additional costs of moving the house, purchasing the lot, constructing the foundation, floor coverings, appliances, and installing all utility hookups to the home are not included in the purchase price.

Contact: Doug Jensen, Homeownership Program, Montana Board of Housing: 406.841.2854.

Multifamily Programs

General Obligation (GO) Multifamily Rental Program

This program provides mortgage financing to owners of qualifying housing when the owner agrees to restrict the rents to a specific amount, and to rent only to tenants below a maximum income level (generally 60% of median income). Currently this program is financing the permanent loans for projects, which receive multiple sources of funding through other programs, where rents on the projects are affordable to very low-income state residents.

Contact: Mathew Rude, Multifamily Program Manager, Montana Board of Housing: 406.841.2845.

HUD/Housing Finance Agency Risk-Sharing

On June 13, 1994, the Board received final approval from HUD to participate in the Risk Sharing program. The Risk Sharing Program works in partnership with the Department of Housing and Urban Development, whereby HUD provides mortgage loan insurance and the Board provides financing, mortgage underwriting and loan management for affordable housing, and the two entities share the risk of loss from a project default. The Board intends to finance the Program through the sale of tax-exempt multifamily bonds.

Contact: Mathew Rude, Multifamily Program Manager, Montana Board of Housing: 406.841.2845.

Reverse Annuity Mortgage (RAM) Loan Program

The RAM program enables senior Montanans to use their home equity for an additional income source. The funds may be used for home repairs or improvements, medicine, utility costs, etc. Eligibility is subject to age and income requirements. This loan requires borrowers to complete a reverse annuity mortgage counseling program. Loans can be from $15,000 to a maximum of $100,000. The maximum loan amount would be based on 80% of the FHA-appraised property value. Loans are offered at a five percent interest rate.

Contacts: Gerald Watne: 406.841.2838; or Justin Schedel: 406.841.2812, Multifamily Program; Montana Board of Housing: 406.841.2840, or toll-free 800.761.6264.

MONTANA BOARD OF INVESTMENTS (MBOI) PROGRAMS

Residential Mortgages

The MBOI invests pension funds in Montana mortgages by purchasing loans from approved lenders. The general parameters for MBOI mortgage loans are:

- Interest rates, effective for a one-week period, are posted each Thursday.
- Interest rates may be locked in for 30 and 60 calendar day reservation period during the one-week posting period.
- Interest rates may be locked for a 180 and 240 calendar day reservation period at the rate during the one-week posting period for take-out loans on residences under construction.
- Conventional loans shall be submitted by means of Automated Underwriting through Federal Home Loan Mortgage Corporation (FHLMC) or Fannie Mae only, subject to the MBOI's criteria.
- Reservations and applications specific to the MBOI's residential loan program will be accessed through the Montana Board of Housing "Lender on Line."
- Residential loans must be secured by property owned by fee simple interest and located in Montana.
- Maximum loan term is 30 years and each loan must be amortized monthly over the loan term.
- FHLMC underwriting guidelines are used to evaluate all conforming conventional loans.
- FHA insured and VA guaranteed loans will be accepted with approved insurance or guarantee. Automated underwriting is not required for FHA/VA applications and may be submitted through the Montana Board of Housing "Lender on Line."

- Investor properties and Jumbo loan applications are not eligible for purchase.
- For loans requiring private mortgage insurance after July 29, 1999, the board will consider cancellation when the Homeowners Protection Act and/or FHLMC guidelines have been met.

Contact: Charles Brown, Homeownership Program, Montana Board of Housing: 406.841.2850.

MONTANA DEPARTMENT OF ENVIRONMENTAL QUALITY

Montana Department of Environmental Quality (MDEQ) Air Energy and Pollution Prevention Bureau (AEPPB) has a long history of providing non-enforcement assistance to enhance energy efficient upgrades, operation and management of energy and recycling for public buildings (state, county and municipal).

The AEPPB is responsible for improving energy efficiency and increasing the use of renewable energy for power generation and transportation fuels; preventing pollution of air and water; reducing the amount of waste going into landfills; increasing recycling markets; planning for energy emergencies; and for collecting and interpreting data on air quality statewide.

Through these activities, the DEQ has worked with schools, state and local governments in energy efficiency and pollution prevention programs.

Types of technical services include:

- Helping identify buildings that need energy efficiency work.
- Identifying areas of improvement within a building.
- Providing training on utility bill analysis and utility deregulation issues.
- Providing information on state and regional programs that can assist in the implementation of energy efficient energy improvements and renewable energy implementations.
- Providing assistance in preparing equipment specification language for bids and other procurement processes.
- Benchmarking energy use of buildings and providing information on incorporating energy efficiency options in new building design.
- Evaluating new technologies applicable for Montana schools.
- Assisting procurement and negotiation in energy performance contracting.

- Alternative energy project loans.
- Mini-operation and maintenance (O&M) contracts.
- Identifying recycling options and helping to initiate.
- Identifying energy analysis options (i.e., commissioning, energy studies, etc.) and helping develop a scope of work.
- Providing training on energy conservation measures and quality control, energy analysis options, energy performance contracting, benchmarking energy use, O&M, recycling and Montana Energy Code.

Some services are available for public housing as well.

Contact: Toby Benson, Program Coordinator, MDEQ Energy Planning and Technical Assistance Section: 406.841.5231

OTHER PROGRAMS

FANNIE MAE PROGRAM – COMMUNITY BUSINESS CENTER

Through the Montana Community Business Center (CBC), Fannie Mae works to expand affordable mortgage products and services to support growing communities, under-served neighborhoods, and low- and moderate-income families; to invest in affordable multifamily developments while working to preserve the affordability of existing rental housing units; and to expand access to mortgage credit on Native American reservations in Montana.

Fannie Mae does not lend money directly to homebuyers. Rather, it purchases loans from lenders in Montana both directly and through "consolidating lenders". Loans are purchased in all markets, at all times, regardless of any economic changes.

American Dream Commitment®

The American Dream Commitment® for Montana focuses on three key areas:

➢ Expanding Access to Homeownership

- *First Time Home Buyers:* To help make homeownership more affordable for first-time home buyers, Fannie Mae will continue to work with the Montana Board of Housing (MBOH) to provide low-interest mortgages for first-time homebuyers.
- *People with Disabilities:* More than 18% of people living in Montana have a disability. Fannie Mae, A.W.A.R.E., and the MBOH will expand affordable

homeownership financing for people with disabilities statewide through the HomeChoice Coalition of lenders, support providers, and others. Fannie Mae will also invest in the construction and refinancing of supportive group homes for individuals with disabilities that makes long-term fixed-rate financing available to these properties, such as A.W.A.R.E.'s Supportive Housing Duplex.

- *Native American Homeownership Efforts*: Fannie Mae has been a leader on Native American housing issues, including signing an agreement with the Crow and Blackfeet Tribes to bring conventional mortgage financing to tribal members, and financing the construction of new homes on the reservation for low-income tribal families. In the coming years, Fannie Mae will work with other Montana tribes to bring conventional financing and new or revitalized housing stock to more reservations.

➢ Preserving Homeownership and Rental Opportunities

- *Preserve Existing Affordable Rental Housing*: Montana has more than 7,800 affordable rental units that are at risk of converting to more expensive market-rate housing by 2010 due to expiring federal assistance.
- *Keep People in their Homes*: To help seniors stay in their homes, Fannie Mae will work with the Montana American Association of Retired Persons (AARP) to explore ways to finance new, livable and supportive housing communities for seniors to help them age in place. They will also develop ways to combat predatory lending practices through AARP education, legal counseling and refinancing options. Fannie Mae will continue to educate the financial services industry on reverse mortgages that enable long-time homeowners to convert home equity into cash to help pay for repairs and home-access modifications such as handrails or wheelchair ramps.

➢ Increasing the Supply of Housing Where it is Needed Most

- *Community Development:* Fannie Mae will work with cities and developers to help revitalize and increase the supply of housing through various forms of financing, such as lines of credit.
- *Rural Housing*: Fannie Mae recently announced a concentrated effort to invest $130 billion in targeted underserved rural regions across America, including the Great Plains states such as Montana to increase rental housing, housing for aging populations, and other rural housing issues.

Contacts: Fannie Mae – Mary Lou Affleck, Senior Deputy Director; or Jenilee Brooks, Administrative Assistant: 406.259.7049; Fax: 406.259.7077.

MyMontanaMortgage

Fannie Mae's affordable lending product, MyMontanaMortgage (MMM), was developed to serve low- and moderate-income communities and borrowers. There are four different options under MMM; first borrower option is for teachers, police officers, firefighters, and health care workers. Borrower option two is for a borrower with a disability or a family member with a disability. The third option is that a Section 8 housing choice voucher may be used as qualifying income. The fourth option is for any eligible properties on tribal trust or restricted lands.

Fannie Mae HomeChoice[SM] Mortgage

The Montana Home Choice Coalition in partnership with the Fannie Mae Montana Partnership Office and participating lenders currently offers the Fannie Mae HomeChoice[SM] Mortgage for People with Disabilities statewide. In addition to the HomeChoice [SM], Fannie Mae and lenders are also offering the Community Living Loan, which helps providers of housing to finance group homes or other supportive housing facilities. Please contact the Fannie Mae office listed below for more details.

Fannie Mae's HomeChoice[SM] Mortgage for People with Disabilities is specifically designed for low- and moderate-income people who have disabilities, who have family members with disabilities living with them, or who have family members they would like to assist in buying a home. The Fannie Mae HomeChoice[SM] Mortgage offers financing flexibility targeted at the needs of individuals and families with disabilities:

- Budget based mortgage qualifying including non-income sources of support and actual living expenses
- Nontraditional credit history recognized
- Down payments as low as $500
- Refinancing option
- Rehab and access modification financing option
- Flexible qualifying ratios
- 15 or 30 year fixed terms

➢ Eligible Borrowers:

- Any individual defined as disabled by the Americans with Disabilities Act of 1990 or defined as handicapped by the Fair Housing Amendments Act of 1988, or a family with a person with a disability living in the household.

- A co-borrower who will not be living in the home may be part of the transaction, as long as the co-borrower is a family member or a legal guardian, e.g., a parent could sign the mortgage with an eligible adult child with a disability even if the parent does not plan to live in the home. The non-occupying co-borrower has no income limit eligibility.
- Occupying co-borrowers, e.g., two roommates who would like to buy a home together. Only one co-borrower needs to have a qualifying disability.

➢ Eligible Properties:

- Owner-occupied single-family detached houses, townhouses, and condominiums.

Contacts: Fannie Mae – Mary Lou Affleck, Senior Deputy Director; or Jerilee Brooks, Administrative Assistant: 406.259.7049, Fax: 406.259.7077.

MONTANA HOME CHOICE COALITION

The Montana Home Choice Coalition is a coalition of Montana citizens with disabilities; service and affordable housing providers; advocates, federal, state, tribal, and local agencies; the housing finance community; Realtors®; and the housing building industry working together to create better community housing choices for people and families with disabilities. The coalition works on housing issues ranging from homelessness to supportive housing to affordable rentals to homeownership including: direct development and construction, resource development, and education, training, and advocacy. In addition, the coalition provides technical assistance on housing financing, accessible housing design, and fair housing issues. A.W.A.R.E., Inc., a statewide nonprofit disability service provider, serves as the lead coordinating agency of the coalition. The Montana Home Choice Coalition is funded through the support of A.W.A.R.E., and Fannie Mae.

The Montana Home Choice Coalition's Web site, **www.montanahomechoice.org**, provides a comprehensive, one-stop affordable housing information center for the state. It includes information searchable by county on rentals, homeownership, housing development resources, accessible design, fair housing, and demographic information on disability.

The Montana Home Choice Coalition provides persons with disabilities pre- and post-purchase housing counseling and referrals to existing community resources around the state. The coalition works to bring additional homebuyer assistance resources to individuals and families with disabilities living in communities across the state. The coalition provides information to prospective homebuyers on various housing resources and opportunities so that prospective homebuyers can make informed choices about their

unique circumstances. The coalition works with homebuyers, their family members and caregivers, lenders, and Realtors® to facilitate the successful achievement of homeownership for persons and families with disabilities.

Contact: Michael O'Neil, Montana Home Choice Coalition/ A.W.A.R.E.: 406.449.3120; Fax: 406.449.3125; TTY Relay Service: 800.253.4091; e-mail: **montanahomechoice@aware-inc.org**.

MONTANA HOMEOWNERSHIP NETWORK (MHN)

The Montana HomeOwnership Network is a partnership of approximately 36 state and local government agencies, local and regional nonprofit corporations, housing industry associations and private lenders who work together to provide homeownership opportunities in order to stabilize Montana's communities and allow Montana families to obtain the American Dream of HomeOwnership. MHN, an affiliate of Neighborhood Housing Services (NHS) of Great Falls, is a nonprofit organization providing homebuyer education, foreclosure and credit repair counseling, affordable first mortgages, and down payment and closing cost funds to qualified homebuyers in 55 Montana counties. Established out of an urgent need, especially in Montana's rural localities, for home-buying assistance for lower- and moderate-income families, today's MHN partners provide the following:

- Marketing, outreach and homebuyer education, foreclosure prevention and counseling is provided by staff from USDA's Resource Conservation and Development (RC&D) Areas, homeWORD in Missoula and Billings, the Helena Area Housing Task Force, and Neighborhood Housing Services of Great Falls.
- Management of the statewide effort, loan processing, capital raising, administrative support, and access to NeighborWorks Training Institutes is provided by NHS in Great Falls.
- First mortgages are provided by the Montana Board of Housing, Rural Development, and private lenders.
- Second mortgages for down payment and closing costs are provided by MHN with federal, state (including Montana's HOME program), and private funds.
- Mortgage applications and loan closings are processed by financial institutions across the state.
- Client families are referred by local realtors.

Contact: Montana HomeOwnership Network, Great Falls: 800.318.0268.

Homebuyer Education Providers:

Beartooth RC&D, Joliet, 406.962.3914	*Eastern Plains RC&D, Sidney, 406.433.5024*
homeWORD, Billings, 406.255.0298	*HRDC of District IX, Bozeman, 406.585.4878*
homeWORD, Missoula, 406.543.3550	*Headwaters RC&D, Butte, 406.782.7333*
Bitterroot RC&D, Hamilton, 406.363.5450	*North Central RC&D, Shelby, 406.434.9161*
Neighborhood Housing Services, Great Falls, 406.761.5861	*Northwest MT Human Resources, Kalispell, 406.758.5432*
Central Montana RC&D, Roundup, 406.323.2755	*Helena Area Housing Task Force, Helena, 406.442.2265*
Northwest Montana RC&D, Libby, 406.293.8885	*Lake County Community Housing, Ronan, 406.676.5900*

COMMUNITY HOUSING INVESTMENT (CHI) PROGRAM

Community Housing Investment (CHI) program is a nonprofit organization with a purpose of removing economic barriers hindering or prohibiting individuals and families from living in safe, clean and affordable housing. Through its various programs and partnerships, CHI provides a variety of programs for low- and moderate-income-level individuals and families to provide homeownership opportunities. In addition, CHI offers affordable rental units. CHI offers its services to those who wish to live in either an urban or rural setting. As an organization, CHI is committed to providing first-time homebuyer education, self-help housing, low cost financing, down payment assistance, education for landlords and tenants, housing rehabilitation, and assistance to individuals with special needs.

CHI provides the following:

- Mutual Self-Help housing to help very low- and low-income people construct their own homes. The program helps individuals who are unable to buy clean, safe housing through conventional methods. Individuals participating in this program do about 65% of the construction labor on each other's homes under qualified supervision. Savings from the reduced labor costs allow otherwise ineligible individuals to own their own homes. Applicants must have very low or low incomes.
- First-time Home Buyer Seminars provide an important first step toward owning a home and building equity. These seminars guide prospective homeowners through the complicated and often confusing process of purchasing a home. CHI provides these educational seminars in a comprehensive format walking participants through the home buying process and the responsibilities of homeownership in an educational, non-sales oriented environment. Included in these seminars, offered at a variety of times and convenient locations, is information to help individuals develop an understanding of the responsibilities associated with homeownership; assess whether homeownership is a

good option for individuals; gain a base of knowledge to become an informed consumer in the housing market; and information about special program resources to finance home purchases. The seminars are offered at no cost to participants.

- Pathways Home, a first-time homebuyer's seminar specifically for Native communities providing the backbone for Native homeownership tailored to each individual community's needs. Homeownership and mortgage financing are often perceived as technical and intimidating. However, when homeownership training is presented in the context of one's own culture, the material covered during the seminar becomes relevant and connected to the economic vitality and sovereignty of the community. As Native community members go through the homeownership process, they feel pride in their accomplishments and more connected to the community they call home.
- Housing rehabilitation programs are designed to leverage resources to return units to safe, clean and affordable housing occupancy. At the same time, the program rids neighborhoods of blight. Emphasis centers on rehabilitating residential structures and the encouragement of investments that enhance the economic viability and appearance of an entire community. The result is stability of the neighborhood environment through owner occupancy and providing homeownership opportunities to low income individuals and families.
- Single family and multifamily rental housing is an initiative of CHI providing an additional option for clean, safe and affordable housing. An example is the Lincoln Springs development, a 49-unit complex in Billings. The goal, however, is to work with individuals to eventually get them positioned to move from being a renter to a homeowner.

Contacts: Aldo Rowe, President/Chief Executive Officer, or Christa McClure, Community Housing Investment Program, Billings: 406.294.8777. Web site: **www.chipmt.org**

homeWORD

With offices in downtown Missoula and Billings, homeWORD uses innovative, sustainable, and replicable methods to develop affordable housing and asset-building strategies for those most in need.

➢ Developing Quality Affordable Housing

homeWORD develops innovative approaches to affordable housing, pioneering new "green building" methods and models for building communities. A nationally recognized nonprofit Community Development Corporation, homeWORD has helped produce numerous affordable housing units in Missoula and Billings and has helped hundreds of

women, children, and families in need. By keeping rents and mortgages at 30% of residents' income, homeWORD helps families overcome financial barriers and stabilize their lives.

Implementing a holistic approach to affordable housing, homeWORD strives to:

- Help women and families build equity and control of their housing;
- Use resource-and energy efficient construction methods and alternative building materials;
- Utilize local resources for construction;
- Engage residents, neighbors and community members in the planning and design process;
- Require general contractors to actively seek and hire minority & women-owned businesses;
- Create sustainable development models to ensure durable, well-maintained structures for over 50 years;
- Implement responsible urban planning and design principles; and
- Educate families on the home buying process.

➢ **Homeownership Education and Counseling Services**

homeWORD believes that homeownership is the cornerstone of family security, stability and prosperity. homeWORD works to improve homeownership opportunities for individuals and families by helping them build assets and stabilize their lives. homeWORD's walk-in Homeownership Center, located in downtown Missoula and Billings, provides FREE comprehensive services that help low-income households purchase and retain their first home. These services include:

- ***"Assessing Homebuyer Readiness" Workshop:*** This 1-hour assessment and calculations workshop helps individuals evaluate their current financial status, decrease their debt, and set realistic goals for saving.
- ***"Get Ready for Homeownership" Class:*** This 10-hour class provides individuals with interactive education and information about the steps to homeownership. One in three people who participate in this class successfully purchase a home, as compared to the national average of one in seven.
- ***Home$tart Down Payment Assistance Program:*** This program offers low-income families the incentive to save towards the cost of down payment and closing costs. In partnership with seven local lending institutions and the Federal Home Loan Bank

of Seattle, families receive a 3:1 match in down payment savings, up to $5,000 per household.

- ***One-on-one Counseling:*** Housing counseling is offered to individuals and families by both appointment and walk-ins. Finances are personal and often intimidating; therefore, homeWORD staff work to accommodate the desires of each individual or family by arranging housing counseling sessions that address individual needs.
- ***Foreclosure Prevention Counseling:*** homeWORD partners with WORD's Family Basics Program to coordinate Western Montana's HUD-certified Foreclosure Prevention Program. This program provides guidance and support to help families prevent foreclosing on their home.

To register for any of the programs or services listed above, please call the following telephone numbers: Missoula 406.543.3550 - or - Billings 406.255.0298

Contacts: Missoula: Betsy Hands and Heather McMilin; 406.543.3550; Billings: Bonnie Duray; 406.255.0298; Web site: **www.homeword.org**

HOME-FUNDED LOCAL PROGRAMS

- The **City of Laurel** received $280,000 in HOME funds in 2003 to provide low-interest loans to qualified households within the jurisdictional limits of the city for assistance with housing acquisition costs, down payment or closing costs assistance, and homeowner rehabilitation costs. The maximum amount of assistance per housing unit for both homebuyer assistance and homeowner rehabilitation is $25,000, depending on the Median Family Income (MFI) of the household. The homebuyer and/or homeowner must have an annual gross income less than 80% of the Area Median Income for Yellowstone County, and must use the HOME-assisted unit as his/her principal residence. Applicants must successfully complete the prescreening process administered by the Project Coordinator, and be approved by a participating mortgage lender for the maximum allowable amount. Homebuyers must complete homebuyer education counseling. Those receiving down payment/closing cost assistance must provide a cash down payment of no less than 3% of the purchase price.

  Contact: Casey Joyce, Project Coordinator (Big Sky Economic Development Authority, Billings) for the City of Laurel: 406.256.6871, ext. 241.

- The **City of Shelby** received $450,000 in HOME funds in 2003 to undertake a program of housing rehabilitation for existing homeowners, and homebuyer assistance in the form of down payment and closing costs, coupled with modest rehabilitation for code

compliance to qualify homes for mortgage financing. The city anticipates assisting approximately ten low-income families in Shelby with homebuyer assistance and modest rehabilitation, and five homeowners with rehabilitation of their current residence. The average assistance for homebuyer assistance/rehabilitation is anticipated to be $27,300 and the average assistance for homeowner rehabilitation is anticipated to be $30,000.

Contact: Kathleen Lumsden, Grant Administrator (Black Coulee Company) for the City of Shelby; 406.434.5222.

- **Glacier Affordable Housing Foundation (GAHF)** received $500,000 in HOME funds in 2004 to down payment and closing cost assistance, up to $35,000 per household, to an anticipated 15 to 20 income-qualified first time homebuyers within Flathead County. GAHF will secure the no-interest, shared appreciation, deferred payment loans through a resale restriction agreement. When the assisted homes are sold or refinanced, GAHF will recapture the original amount funds loaned plus the calculated equity share, which will be used to assist additional eligible homebuyers.

  Contact: Lynn Moon, Affordable Housing Consultant, Glacier Affordable Housing Foundation: 406.758.7741.

- The **Town of Bridger** received $378,875 in HOME funds in 2004 to undertake a program of housing rehabilitation for existing homeowners, and homebuyer assistance in the form of down payment and closing costs, coupled with modest rehabilitation for code compliance to qualify homes for mortgage financing. The town anticipates assisting approximately five low-income families in Bridger with homebuyer assistance and modest rehabilitation, and fifteen homeowners with rehabilitation of their current residence. The average assistance is anticipated to be $20,000.

  Contact: Julie Jones, Grant Administrator (Single Tree, Inc.) for the Town of Bridger: 406.662.3438.

- **Ravalli County** received $400,000 in 2004 to provide homebuyer assistance in the form of down payment and closing cost assistance to an estimated 15 to 20 lower income households in Ravalli County. The average assistance is anticipated to be $20,000 per household.

  Contact: Brendan Moles, Grant Administrator (District XI Human Resource Council, Missoula) for Ravalli County: 406.728.3710.

- **Elkhorn Affordable Housing Corporation**, a newly formed CHDO in Helena, received $333,333 in 2005. They will contract with Rocky Mountain Development Council (RMDC) to complete Phase III of an affordable homeownership program to provide down payment and closing cost assistance to an estimated 12 lower income households in Lewis & Clark County in the greater Helena area, including East Helena and the Helena Valley. The average assistance is anticipated to be $25,000 per household.

  Contact: Larry Middagh, Grant Administrator (Rocky Mountain Development Council, Helena) for Elkhorn Affordable Housing Corp: 406.457.7460.

- **HRC District XI,** Missoula, received $183,667 in 2005 to provide low-interest homeowner rehabilitation loans to an estimated 13-17 low-income homeowners in Missoula, Ravalli and Mineral counties. The terms and conditions of the loans would be tailored to the financial circumstances of the borrower, including deferred payment loans. The average assistance is anticipated to be $15,000 per household.

  Contact: Brendan Moles, District XI Human Resource Council, Missoula: 406.728.3710.

- The **City of Kalispell** received $216,333 in 2005 to provide down payment and closing cost assistance to 7 low-income, first-time homebuyers to purchase homes within the city limits of Kalispell. The City will partner with Glacier Affordable Housing Foundation, which will secure the no-interest, deferred payment loans through a Resale Restrictive Agreement. The average assistance is anticipated to be $30,000 per household.

  Contact: Lynn Moon, Affordable Housing Consultant (Glacier Affordable Housing Foundation) for the City of Kalispell: 406.758.7741.

- **Lake County** received $137,015 in 2005 to provide down payment and closing cost assistance to 10 low-income families within Lake County with a deed restricted, no-interest second mortgage. The average assistance is anticipated to be $13,000 per household.

  Contact: Elaine Wood, Grant Administrator (Ronan Housing Authority, Ronan) for Lake County: 406.676.5900.

- The **City of Lewistown's** Affordable Homebuyer Project received $293,333 in 2005 to provide down payment and closing cost assistance to 17-20 low-income families. With Montana Board of Housing funds, the project will provide funds to finance the gap between increasing home purchase prices and the amount families can afford. The City

of Lewistown has a long-term relationship with HRDC VI, who will be managing this grant. The average assistance is anticipated to be $15,000 per household.

Contact: Esther Distad, Grant Administrator (HRDC VI) for the City of Lewistown: 406.535.7488.

- **Neighborhood Housing Services (NHS)** of Great Falls received $333,333 in 2005 to continue providing its homebuyer assistance program to provide down payment and closing cost assistance to 40 low income, first-time homebuyers deferred mortgages to purchase affordable homes. Funds would be available throughout the state, except in entitlement cities or in other areas where a HOME grantee has homebuyer funds available. The average assistance is anticipated to be $8,000 per household.

  Contact: Karen Nebel, NHS, Great Falls: 406.761.5861.

- The **Whitefish Housing Authority (WHA)** received $310,000 in 2005 to provide down payment and closing cost assistance to 10 low-income families. WHA and Whitefish Housing Development, Inc. (WHDI) would secure a minimum of 10 homes, either through purchase from developers or construction of homes on land owned by WHDI. These homes would be made available for purchase by qualified low-income first-time homebuyers using an array of funding partners. The application did not specify whether the program is limited to Whitefish city limits or to the WHA jurisdiction, which would be up to 10 miles outside the city limits. The average assistance is anticipated to be $30,000 per household.

  Contact: SueAnn Grogan, Whitefish Housing Authority, Whitefish: 406. 862.4143.

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HOUSING RIGHTS, FAIR HOUSING ADVOCATES, LEGAL ASSISTANCE, AND OTHER RESOURCES

MONTANA PUBLIC INTEREST RESEARCH GROUP (MontPIRG)

This Web site and hotline, staffed during the school year only, are available to Montanans looking for information on Tenant/Landlord rights and responsibilities. Visit the Web site first for information, then if you need more assistance call or email the hotline at:

Web Site: **www.montpirg.org/hotline/index.html**
Email: Tenant-Landlord Hotline: **mthotline@pirg.org**
Telephone: Tenant-Landlord Hotline: 888.345.7474 outside of Missoula; or 406.243.2907 in Missoula.

MONTANA FAIR HOUSING

Montana Fair Housing is dedicated to the reduction and eradication of housing discrimination in Montana. This private, nonprofit organization provides Fair Housing information and support to consumers and industry representatives, responds to inquiries and discriminatory housing complaints, and investigates allegations of housing discrimination across Montana. For more information please visit their Web site.

Web Site: **www.fairhousing.montana.com/**
E-mail: **mfhzng@montana.com**
Telephone: 406.542.2611 or 800.929.2611
Address: 2522 South 3rd Street West; Missoula, MT 59804

HUMAN RIGHTS BUREAU

Housed within the Montana Department of Labor and Industry, the Human Rights Bureau receives and investigates allegations of discrimination. For more information on Human Rights in Montana and the role of the Human Rights Bureau, please see "A Guide to Montana's Human Rights Laws" (**http://erd.dli.mt.gov/humanright/guide.asp**).

For more information on housing rights, visit their page on "Housing Discrimination Is Against The Law" (**http://erd.dli.mt.gov/humanright/housediscrim.asp**), which includes links for the following brochures:

- Fair Housing is Your Right
  http://erd.dli.mt.gov/humanright/housediscrimfairhousing.asp
- Housing Discrimination Based Upon Familial Status
  http://erd.dli.mt.gov/humanright/housediscrimchild.asp

- Rights of Persons with Disabilities in Housing
  http://erd.dli.mt.gov/humanright/housediscrimdisability.asp
- Sexual Harassment in Housing is Against the Law
  http://erd.dli.mt.gov/humanright/housediscrimsexharass.asp

Web Site: **http://erd.dli.mt.gov/humanright/hrhome.asp**
Telephone: 406.444.2884 or 800.542.0807
Address: 1625 11th Avenue; P.O. Box 1728; Helena, MT 59624-1728

MONTANA LEGAL SERVICES ASSOCIATION

Montana Legal Services Association provides free legal assistance in civil cases to low-income Montanans. Visit the Web site below or call the statewide hotline to learn more about the services they provide and their eligibility requirements. Montana Legal Services also runs a Web site with helpful legal information for low- to moderate-income Montanans. If you would like more information on your legal rights visit

Web Site: **www.montanalawhelp.org**
Hotline: Western Montana: 800.926.3144 or 800.666.6899
Eastern Montana: 800.999.4941

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

The HUD Office of Fair Housing and Equal Opportunity, also known as FHEO (**www.hud.gov/offices/fheo/aboutfheo/aboutfheo.cfm**) administers federal laws and establishes national policies that make sure all Americans have equal access to the housing of their choice. If you feel you your rights have been violated, the HUD Housing Discrimination Complaint Form (**www.hud.gov/complaints/housediscrim.cfmis**) is available for you to download, complete and return, or complete online and submit, or you may write HUD a letter, or telephone the Denver Regional Office of FHEO. You have one year after an alleged violation to file a complaint with HUD, but you should file it as soon as possible.

Web Site: **www.hud.gov/complaints/housediscrim.cfm**
Telephone: 303.672.5437 or 800.877.7353 or TTY 303.672.5248
Address: Denver Regional Office of FHEO; U.S. Department of Housing and Urban Development; 1670 Broadway; Denver, CO 80202-4801

OTHER RESOURCES

Montana Home Choice Coalition

The Montana Home Choice Coalition is a coalition of Montana citizens, advocates, providers, federal, state, tribal, and local agencies, the housing finance community, Realtors, and the home-building industry working together to create better community housing choices for all people with disabilities.

Web Site: **www.montanahomechoice.org**
Email: **montanahomechoice@aware-inc.org**
Telephone: 406.449.3120
Address: 616 Helena Ave Ste 305, Helena, MT 59601

Montana Advocacy Program

Montana Advocacy Program's (MAP's) mission is to protect and advocate for the human, legal, and civil rights of Montanans with mental and physical disabilities while advancing dignity, equality, and self-determination. MAP operates several Protection and Advocacy programs for persons with disabilities. MAP provides information and referral services and they will answer any questions you have about your rights. To contact MAP, phone between 9 am -12:30 pm. To learn more about their services, please visit their Web site.

Web Site: **www.mtadv.org/**
Email: **advocate@mtadv.org**
Telephone: Call between 9:00 am and 12:30 pm weekdays.
Voice/TDD: 406.449.2344 or 800.245.4743
Fax: 406.449.2418
Address: P.O. Box 168; 400 North Park, 2nd Floor; Helena, MT 59624

Montana People's Action

As "the voice of low-income Montanans," Montana People's Action (MPA) provides informational and referral services in housing matters. MPA members can accompany you to meetings with landlords or provide other assistance you might need in locating and attaining housing that meets your needs. MPA has two offices in Missoula and Billings, but they also have a statewide network of members. Visit their Web site or contact them for more information on their resources and services.

Web Site: **www.mtpaction.org/**
Email: **mpa@mtpaction.org**

Missoula Office:
Telephone: 406.728.5297
Fax: 406.728.4095
Address: 208 E. Main; Missoula, MT 59802

Billings Office:
Telephone: 406.245.6106
Fax: 406.248.3400
Address: 822 Third Ave. N., Ste 210; Billings, MT 59101

Billings Community Housing Resource Board

Serving Billings only, the Billings Community Housing Resource Board (CHRB) is a nonprofit organization that promotes fair and affordable housing through education and community outreach. The Billings CHRB provides trainers, speakers, brochures, a Web site, and more to help the Billings community understand and fulfill its citizens' rights to fair housing. Visit their Web site or contact them by email to learn more about their resources on Fair Housing, first time home buying, landlord and tenant responsibilities, and community resources for affordable housing.

Web Site: **http://home.mcn.net/~chrb/**
Email: **chrb@mcn.net**
Telephone: 406.256.9355
Address: PO Box 20126; Billings, MT 59104

Additional Web Sites

Montana's Landlord Tenant Act: **http://housing.mt.gov/Includes/S8/03lltact.pdf**

Montanalawhelp.org: **www.montanalawhelp.org/MT/index.cfm**

Bazelon Center for Mental Health Law: **www.bazelon.org/issues/housing/index.htm**

"Rights of Persons with Disabilities in Housing", Montana Human Rights Bureau: **www.erd.dli.mt.gov/humanright/housediscrimdisability.asp**

HOUSING RESOURCE QUICK REFERENCE GUIDE

State of Montana
DEPARTMENT OF COMMERCE
January 2006

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This is a snapshot of existing housing programs. Please see the MONTANA HOUSING RESOURCE DIRECTORY for more specific program information or reference the contact person listed. The MONTANA HOUSING RESOURCE DIRECTORY may be obtained from:

Montana Department of Commerce
Housing Division
PO Box 200545
Helena, MT 59620
406.841.2820

or on the Web site at:
http://housing.mt.gov/

The material included in this directory is not intended as legal advice or as a promotion or guarantee of the reliability or appropriateness of programs, businesses and individuals listed or linked herein. In certain instances, readers of this directory may want to consult with legal counsel. The Montana Department of Commerce assumes no liability for the content of information provided in the directory or the content of links listed in the directory.

Alternative accessible formats of this document will be provided upon request. If you need this document in an alternative format such as large print, Braille, audio tape, or computer diskette, or you need any other disability-related accommodation, please contact the Montana Department of Commerce: 406.841.2820; TDD: 406.841.2702; or Montana Relay Services number: 711.

HOUSING RESOURCE QUICK REFERENCE GUIDE
State of Montana
DEPARTMENT OF COMMERCE
January 2006

SUMMARY OF RESOURCES AVAILABLE FOR SINGLE AND MULTIFAMILY HOUSING PROJECTS

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
MONTANA DEPARTMENT OF COMMERCE (MDOC) PROGRAMS							
HOME Investment Partnerships (HOME) Program	Units of local governments: counties, municipalities (except Billings, Great Falls & Missoula); public housing authorities (PHA); Community Housing Development Organizations (CHDO)	Acquisition, new construction, reconstruction / rehab, development of new housing for homeownership, tenant-based rental assistance, relocation, transitional housing, and single room occupancy units (SROs)	Yes currently 5%	Grant	Annually / March	All projects must benefit families at less than 80% of area median income	Ethan Stapp, Program Manager Home Investment Partnerships (HOME) Program Montana Department of Commerce PO Box 200545 Helena, MT 59620-0545 406.841.2818 TDD: 406.841.2702 E-mail: estapp@mt.gov Web site: http://housing.mt.gov/Hous_HM.asp
		Homebuyer assistance and homeowner rehab	Yes currently 5%	Grant	Open cycle until funds are expended	Applicants must be pre-qualified by the HOME program	
Community Development Block Grant (CDBG) Program – Housing and Neighborhood Renewal	Counties, municipalities (except Billings, Great Falls & Missoula); local governments may apply on behalf of nonprofit organizations	Acquisition, new construction (with nonprofit organizations), housing rehabilitation & community revitalization, demolition, homebuyer assistance, and housing site improvements	No	Grant	Annually / November	Each project must principally benefit low- and moderate-income persons	Gus Byrom, Program Manager, CDBG Housing & Public Facilities Montana Department of Commerce PO Box 200523 Helena, MT 59620-0523 406.841.2777 E-mail: gbyrom@mt.gov Web site: http://comdev.mt.gov/CDD_CDBG.asp
Project Based Section 8 Program		The Project Based Section 8 agency is the contract administrator for properties that HUD manages throughout the state. Rental assistance is provided to the projects instead of the tenants.	No				Dave Parker, Program Manager Project Based Section 8 Montana Department of Commerce PO Box PO Box 200545 Helena, MT 59620-0545 406.841.2801 TDD: 406.841.2702 E-mail: dparker@mt.gov Web site: http://housing.mt.gov/Hous_S8.asp

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
MONTANA DEPARTMENT OF COMMERCE (MDOC) PROGRAMS							
Tenant Based Section 8 Program		Very low-income families, with household income of 50% or less of the HUD median family income for the county in which the family resides pay a set amount toward rent and utilities, based on their gross adjusted income (currently 30%). The program provides subsidy payments to property owners on behalf of program participants.	No				Program Manager Housing Assistance Bureau Montana Department of Commerce PO Box 200545 Helena, MT 59620-0545 406.841.2830 TDD: 406.841.2702 E-mail: Web site: http://housing.mt.gov/Hous_S8.asp
MONTANA BOARD OF HOUSING (MBOH) PROGRAMS							
Single Family Mortgage Program	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	Existing homes, new construction, or manufactured homes on a permanent foundation	No	Loan	Continuous	Income limits maximum: area median to 140% of area median. Purchase price limit maximum: $200,160	Charles Brown Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2850 E-mail: chbrown@mt.gov Web site: http://housing.mt.gov/Hous_BOH_SF.asp
Set-aside Single Family Mortgage Program	For-profit & nonprofit housing providers	Housing programs serving low-income or other homebuyers that do not qualify for the Single Family Program	No	Loan	Monthly	Must target persons or families that do not qualify for Single Family Program. Borrowers must complete homebuyer education	
Teachers' Homeownership Program	Teacher who is first-time homebuyer in Ravalli County	Purchase existing home or new construction	No	Loan	Continuous	Owner and property must meet Single Family Program criteria; income limit of 80% of median income for Ravalli County; homebuyer education required.	Nancy Leifer, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2849 E-mail: nleifer@mt.gov Web site: http://housing.mt.gov/Hous_BOH_SF.asp

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
MONTANA BOARD OF HOUSING (MBOH) PROGRAMS							
MyMontana Mortgage (MMM)	First-time homebuyers in 1 of 4 target groups: Section 8 clients; Native Americans; disabled; or essential workers such as education, medical, firefighter, and law enforcement.	Lower-interest first mortgage loans with broader underwriting criteria than single family mortgage program. New or existing homes, townhouses or condo. Manufactured homes excluded.	No	Loan	Continuous	Owner must meet Single Family Mortgage Program requirements. Homebuyer education and consent to early default counseling required.	Jeannene Maas, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2851 E-mail: jmaas@mt.gov Web site: http://housing.mt.gov/Hous_BOH_SF.asp
Mortgage Credit Certificate (MMM)	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	New or existing homes, may include manufactured homes on either owned or rented land	No	Federal tax credit attached to lender's loan	Continuous	Owner and property must meet Single Family Mortgage Program requirements	
Disabled Accessible Affordable Homeownership	First-time homebuyer with permanent physical disability from mobility impairment	Existing homes, new construction, or manufactured homes on a permanent foundation	No	Loan	Continuous	Maximum income of $30,000 after medical deduction, and asset limitation of $50,000. Purchase Price Limit Maximum.	Doug Jensen, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2854 E-mail: dojensen@mt.gov Web site: http://housing.mt.gov/Hous_BOH_SF.asp
Montana House™	Individuals or families who have not owned a home in the past 3 years (exceptions do apply)	Provides fully constructed, 2-bedroom, 1 bath, affordable home of 960 square feet. Additional costs of lot, foundation, installation, house moving costs, floor covering, appliances, and utility hookups not included.	No	Loan	Continuous	Must meet Single Family Mortgage Program criteria, income limit of 80% of area median for county in which house will be located. Homebuyer education required.	
Low Income Housing Tax Credit	Local governments, nonprofit organizations, private individuals	New construction; acquisition/rehabilitation; rehabilitation	No	Federal Tax Credit	Middle of January and April	Restrict income and rents to 50% or 60% of median income	Mathew Rude, Multi-family Program Manager Housing Division Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2845 E-mail: mrude@mt.gov Web site: http://housing.mt.gov/Hous_BOH_MF.asp

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
MONTANA BOARD OF HOUSING (MBOH) PROGRAMS							
General Obligation (GO) Multifamily Rental Program	Local governments, nonprofit organizations, private individuals	Projects receiving multiple sources of funding through other programs	No	Loan	None	Restrict income and rents to targeted low-income	Mathew Rude, Multi-family Program Manager Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2845 E-mail: mrude@mt.gov Web site: http://housing.mt.gov/Hous_BOH_MF.asp
HUD/Housing Finance Agency Risk-Sharing	Local governments, nonprofit organizations, private individuals	Affordable new construction or acquisition/rehab	No	Loan	None	Restrict income and rents to targeted low-income	
Reverse Annuity Mortgage (RAM) Loan Program	Montana residents 68 years old or older	Single family dwellings (1 to 4 family living unit)	No	Reverse Loan	None	Age and income limit restriction	Gerald Watne, Multi-family Program Officer 406.841.2838 E-mail: gewatne@mt.gov *—or—* Justin Schedel, Multi-family Program Specialist 406.841.2812 E-mail: jschedel@mt.gov Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 Toll free 1.800.761.6264 Web site: http://housing.mt.gov/Hous_BOH_Ed.asp
MONTANA BOARD OF INVESTMENTS (MBOI) PROGRAMS							
Residential Mortgage Loan	MBOI invests pension funds in MT mortgages by purchasing loans from approved lenders. FHA-insured and VA-guaranteed loans with approved insurance or guarantee. Automated underwriting not required for FHA/VA applications. Conventional loans submitted by Automatic Underwriting thru Fannie Mae or FHLMC only.	Reservations and applications will be accessed through the MT Board of Housing's "Lender on Line."	No	Loan	Continuous	Max. loan term - 30 yrs; amortized monthly. Loans must be secured by MT property owned by fee simple interest. Interest rates set for 1-week periods; may be locked for 30 & 60 day reservation period. Rates for take-out loans on residences under construction may be locked for 180 & 240 day periods. Investor properties & jumbo loans not eligible.	Charles Brown, Homeownership Program Montana Department of Commerce PO Box 200528 Helena, MT 59620-0528 406.841.2850 E-mail: chbrown@mt.gov Web site: www.investmentmt.com/ratesforms/default.asp

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
MONTANA DEPARTMENT OF PUBLIC HEALTH AND HUMAN SERVICES (MDPHHS) PROGRAMS							
Emergency Shelter Grants (ESG) Program	Human Resource Development Councils	Operating costs for homeless sheltering, homeless prevention activities, essential services	Yes, 50% in kind	Grant	Varies - depending on Federal regulations	Designed to help shelters or persons in danger of becoming homeless	Jim Nolan, Chief Intergovernmental Human Services Bureau MT Dept of Public Health & Human Services 1400 Carter Dr. PO Box 4210 Helena, MT 59604 406.447.4260 E-mail: jnolan@mt.gov Web site: http://www.dphhs.mt.gov/aboutus/divisions/humancommunityservices/index.shtml
Housing Opportunities for Persons With AIDS (HOPWA) Program	Individuals living with HIV/AIDS and their families	Tenant based rental assistance, emergency assistance, & supportive services	No	Grant	Year-round		
Weatherization	Households below 150% poverty	Various measures to make homes energy efficient	No	Grant	Year-round	Priority given to seniors/ disabled	
Low Income Energy Assistance Program (LIEAP)	Households below 150% poverty	Assist with heating bills and emergencies	No	Grant	October 1 through April 30	Priority given to seniors/disabled	
MONTANA DEPARTMENT OF ENVIRONMENTAL QUALITY (MDEQ) PROGRAMS							
Air Energy and Pollution Prevention Bureau (AEPPB)	State, county and municipal governments; some services are available for public housing	AEPPB provides non-enforcement technical assistance to enhance energy efficient upgrades, operation and management of energy and recycling for public buildings				Responsible for improving energy efficiency& increasing use of renewable energy for power generation & transportation fuels; preventing pollution of air & water; reducing waste going into landfills; increasing recycling markets; planning for energy emergencies; & collecting & interpreting data on air quality statewide.	Toby Benson, Program Coordinator Energy Planning and Technical Assistance Section MT Dept of Environmental Quality Helena, MT 406.841.5231 E-mail: tbenson@mt.gov Web site: http://www.deq.mt.gov/Energy/index.asp

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD) PROGRAMS							
Shelter Plus Care (SPC) Program	States, units of local government, tribes, public housing authorities. Application is through the Montana Continuum of Care Coalition	Rental Assistance	Yes	Grant	Annually, through HUD's Super NOFA	Homeless disabled individuals with or without families	Renae Blair Office of Community Planning & Development U.S. Department of Housing and Urban Development 1670 Broadway Denver, CO 80202 303.672.5064 E-mail: Renae_Blair@hud.gov —or— Bob Buzzas, CIVIC Consulting Montana Continuum of Care Coalition for the Homeless 406.586.1572 E-mail: civicconsulting@msn.com Web site: http://www.hud.gov/offices/cpd/homeless/programs/splusc/index.cfm
Supportive Housing for the Elderly (Section 202)	Private, nonprofit organizations and nonprofit consumer cooperatives	New Construction, Rehabilitation or Acquisition	No	Grant	Annually	Competitive application process	Cynthia Lightner HUD Multifamily Hub 1670 Broadway, 24th floor Denver, CO 80202 800.HUD.8929 or 303. 672.5343, Ext 1145 E-mail: Cynthia_H._Lightner@hud.gov Multifamily Web site: http://www.hud.gov/offices/hsg/mfh/progdesc/progdesc.cfm
Supportive Housing for Persons with Disabilities (Section 811)	Nonprofit, tax-exempt entities	New construction, rehabilitation or acquisition	No	Grant	Annually	Competitive application process	
Supportive Housing Program (SHP)	States, units of local government, public housing agencies, tribes, private nonprofit organizations, community mental health centers (CMHCs) that are public nonprofit organizations. Application is through the Montana Continuum of Care Coalition	Acquisition, rehabilitation, new construction, leasing, operating costs, supportive services	Yes	Grant	Annually, through HUD's Super NOFA	Homeless persons	Renae Blair Office of Community Planning & Development U.S. Department of Housing and Urban Development 1670 Broadway Denver, CO 80202 303.672.5064 E-mail: Renae_Blair@hud.gov —or— Bob Buzzas, CIVIC Consulting Montana Continuum of Care Coalition for the Homeless 406.586.1572 E-mail: civicconsulting@msn.com Web site: http://www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm

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U.S. DEPARTMENT OF HOUSING & URBAN DEVELOPMENT (HUD) PROGRAMS							
Section 8 Single Room Occupancy (SRO) Mod Rehab Program for Homeless Individuals	Public housing authorities, private nonprofit organizations	Rental Assistance	No	Grant	Annually	Homeless individuals Section 8 eligible current occupants	Renae Blair Office of Community Planning & Development U.S. Department of Housing and Urban Development 1670 Broadway Denver, CO 80202 303.672.5064 E-mail: Renae_Blair@hud.gov Web site: http://www.hud.gov/offices/cpd/homeless/programs/sro/index.cfm
HUD Section 184 Indian Housing Program	Tribally designated housing entities and tribal members	Purchase, build, or refinance single family housing and up to 4 unit multifamily properties on tribal land	No	Loan Guarantee	None	Loans are processed by lender and reviewed by Office of Loan Guarantee in Denver	Lyle Konkol HUD - Helena Field Office 7 W. 6th Ave - Power Block Helena, MT 59601 406.447.1487 E-mail: Lyle_J._Konkol@hud.gov Web site: http://www.hud.gov/offices/pih/ih/homeownership/184/
HUD Title VI	Tribally designate housing entity, or housing authority	Housing related activities	No	Loan Guarantee	Continual	Tribal NAHASDA formula grant is used as collateral for loan	Lyle Konkol HUD - Helena Field Office 7 W. 6th Ave - Power Block Helena, MT 59601 406.447.1487 E-mail: Lyle_J._Konkol@hud.gov
Rural Housing and Economic Development	Local rural nonprofit, community development corporations, state housing finance agencies, state community and/or economic development agencies, and federally recognized Indian tribes	Housing and economic development activities in non-MSA areas for capacity building and innovative housing activities	Yes	Grant	Announced during the Super NOFA	See Grants.gov during the NOFA period	Larry Gallagher 406) 447.1480 E-mail: Lawrence_Gallagher@hud.gov —*or*— Lyle Konkol 406.447.1487 E-mail: Lyle_J._Konkol@hud.gov
Housing Counseling Program	Local nonprofits with demonstrated capacity to provide housing counseling	Housing and homeownership counseling, including predatory lending counseling	Yes	Grant	Yearly during the HUD Super NOFA period	See Grants.gov during the NOFA period	HUD - Helena Field Office 7 W. 6th Ave - Power Block Helena, MT 59601

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HUD/FHA Mortgage Insurance and Conversion Programs / Federal Housing Administration (FHA) Programs							
203B Insured Loans	Owner occupants with acceptable credit history	Purchase or Refinance 1-4 unit dwelling	No	Loan Guarantee	None	House must be structurally sound with operating mechanical systems	Don Smith HUD - Helena 7 W. 6th Ave - Power Block Helena, MT 59601 406.449.5050 E-mail: Don_H._Smith@hud.gov
203K Substantial Rehabilitation Insured Loans	Owner occupants or investors with acceptable credit history	Purchase or Refinance and major rehabilitation of 1 to 4 unit dwelling	No	Loan Guarantee	None	$5,000 in repairs minimum	
"Streamline (K)" Limited Repair Program	Owner occupants with acceptable credit history	Purchase and facilitate basic minor rehabilitation	No	Loan	None	$5,000 and not to exceed $15,000	
Home Equity Conversion Mortgage (HECM)	Seniors age 62 or older who own their home free and clear	Allows seniors to borrow against the equity in their home	No	Reverse Loan	None	Counseling by a HUD approved housing counseling agency required	
248 Mortgage Insurance Program on Indian Reservations & Other Restricted Lands	Eligible Tribal Members	Tribal members can purchase, refinance or build a home on tribal lands	No	Loan	N/A	Tribal governments to certify certain items, one being a prescribed lease agreement	Lyle Konkol HUD - Helena Field Office 7 W. 6th Ave - Power Block Helena, MT 59601 406.449.5050 E-mail: Lyle_J._Konkol@hud.gov
HUD ENERGY STAR Initiative							
Energy Star Initiative	HUD-assisted and HUD-financed housing	Saving money and energy in HUD-assisted and HUD-financed housing				HUD works with EPA and DOE to expand the use of ENERGY STAR products in assisted & public housing, and in projects financed through other HUD programs, such as CDBG & HOME.	Larry Gallagher, HUD Energy Star Liaison for Montana HUD - Helena Field Office 7 W. 6th Avenue - Power Block Helena, MT 59601 406.447.1480 Fax: 406.449.5052 E-Mail: lawrence_gallagher@hud.gov Web site: http://www.hud.gov/energy/

PROGRAM NAME	ELIGIBLE APPLICANTS	ELIGIBLE ACTIVITIES	LOCAL MATCH REQUIRED YES or NO	LOAN OR GRANT	FUNDING CYCLE / DEADLINE	SPECIAL REQUIREMENTS	PROGRAM CONTACT
HUD's Center for Faith-Based and Community Initiative							
Faith-Based and Community Initiative	Faith based and community organizations; must be IRS 501(c)(3) organization			There is no separate pot of money for the Faith-Based and Community Initiative; it provides access for faith-based & community groups to apply for federal grants or grants from entitlement communities. Faith-based & community groups do not get a preference when competing for grants; they compete for the grants, and must have the know-how and the capacity to deliver the services or product for which the funding is intended.			Larry Gallagher HUD - Helena Field Office 7 W. 6th Avenue - Power Block Helena, MT 59601 406.447.1480 Fax: 406.449.5052 E-Mail: lawrence_gallagher@hud.gov Web site: http://www.hud.gov/offices/fbci/index.cfm
DEPARTMENT OF VETERANS AFFAIRS (VA) PROGRAMS							
VA Direct Loans for Native American Veterans	Native American Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	Purchase, improve, or build a home on Tribal Lands; or refinance a loan secured by a VA loan on Tribal Lands	No	No-down-payment direct loan from VA		Maximum loan amount is $80,000. Property must be owner occupied and meet Minimum Property Standards. VA Funding Fee is required, but may be included in the loan amount. (Service-connected disabled veterans are exempt from Funding Fee).	Bruce Newton, Senior Loan Specialist VA Regional Loan Center PO Box 25126 Denver, CO 80225-0126 888.349.7541, option 2 (Toll-Free) Fax: 303.914.5618 or 914.5627 E-mail: lgyemail@vba.va.gov Web site: www.homeloans.va.gov
VA Guaranteed Loans	Honorably Discharged Veterans of U.S. Military Service & certain members of the Selective Reserves & the National Guard who have completed six years of service	Purchase, improve, or build a home; or refinance a loan secured by an owner-occupied home	No	No-down-payment loan	None	Property must be owner-occupied & meet Minimum Property Standards. VA Funding Fee is required, but may be included in the loan amount (service-connected disabled veterans are exempt from funding fee).	Carol Barnard, Asst. Loan Production Officer VA Regional Loan Center PO Box 25126 Denver, CO 80225-0126 888.349.7541 Option 2(Toll-Free) Fax: 303.914.5618 or 914.5627 E-mail: lgyemail@vba.va.gov Web site: www.homeloans.va.gov

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USDA RURAL DEVELOPMENT (RD) PROGRAMS							
Rural Housing Guaranteed Loans (Section 502)	Individuals & families with incomes not exceeding the moderate-income level	Purchase; construction; rehabilitation	Down payment not required	Loan Guarantee	Continuous Fiscal Year (FY) cycle	HUD maximum mortgage-limits, Guaranteed loan	Deborah Chorlton, Housing Program Director USDA Rural Development PO Box 850 Bozeman, MT 59771 406.585.2551 E-mail: deborah.chorlton@mt.usda.gov Web site: http://www.rurdev.usda.gov/mt/
502 Direct Loans	Very low and low income applicants	Purchase; construction; rehabilitation	Loan leveraging encouraged; down payment not required	Loan	Continuous FY cycle	Area RD Loan Amounts	
504 Repair Loans and Grants	Very low income applicants	Repairs to substandard dwellings	Encouraged but not required	Loan or Grant	Continuous FY cycle	Proof of ownership required	
Housing Preservation Grants	Public or private nonprofit organizations, units of state or local government	Repairs to substandard dwellings	No	Grant	FY cycle via NOFA *(Notice of Funding Availability)*	Evidence of home ownership; administered by public body or nonprofit; benefit very-low and low-income families	
Rural Rental Housing Loans (Sec. 515); includes congregate & group homes	Individuals, nonprofits, partnerships	New construction or rehabilitation of rental units	Contributions required if for-profit	30 yr loan, interest credit for rental assistance	FY cycle via NOFA	Must serve low- to moderate-income tenants including those with disabilities. Not able to obtain credit elsewhere	
Farm Labor Housing Loans & Grants (Sec. 514 loans, Sec. 516 grants)	Farmers, public / private nonprofit organizations, units of state / local government	Build, buy or repair farm labor housing	Contributions required if for-profit	Loan and Grants	FY cycle via NOFA		

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OTHER PROGRAMS							
FANNIE MAE							
HomeChoice℠ Mortgage / Montana Home Choice Coalition	Individuals with a disability; a family with a child with a disability living in the household; a co-borrower who will not be living in the home, as long as the co-borrower is a family member or a legal guardian; occupying co-borrowers	Purchase of owner-occupied single-family detached houses, townhouses, and condominiums		Loan	None	$500 from borrower's own funds, budget based qualifying, acceptance of nontraditional credit history, flexible qualifying ratios, refinancing, home rehabilitation, and access modification financing. Prepurchase housing counseling and resource referral services provided.	Michael M. O'Neil State Director Montana Home Choice Coalition Lead agency: A.W.A.R.E., Inc. 616 Helena Avenue, Suite 305 Helena, MT 59601.3654 406.449.3120; Fax 406.449.3125 A.W.A.R.E. Statewide: (800) 432.6145; TTY Relay Service: (800) 253.4091 E-mail: montanahomechoice@aware-inc.org Web site: www.aware-inc.org/montanahomechoice
MONTANA HOMEOWNERSHIP NETWORK (MHN)							
	No eligibility requirements for Homebuyer Education. Montana's low- and moderate-income families are eligible for down payment and closing costs assistance.	First-time homebuyer education, down payment and closing costs assistance, foreclosure prevention counseling and loans.		Amortizing and due-on-sale loans		No fees or income limitations for Homebuyer Education; $500 from borrower's funds for down payment and closing costs loans. Loan processing fee of $350.	Montana HomeOwnership Network Great Falls: ..... 800.318.0268 <u>Homebuyer Education Providers</u> Joliet: Beartooth RC&D ..... 406.962.3914 Billings: homeWORD ..... 406.255.0298 Missoula: homeWORD ..... 406.543.3550 Hamilton: Bitterroot RC&D ..... 406.363.5450 Great Falls: Neighborhood Housing Services ..... 406.761.5861 Roundup: Central Montana RC&D ..... 406.323.2755 Shelby: North Central RC&D ..... 406.434.9161 Sidney: Eastern Plains RC&D ..... 406.433.5024 Bozeman: HRDC of District IX ..... 406.584.4878 Butte: Headwaters RC&D ..... 406.782.7333 Kalispell: Northwest MT Human Resources ..... 406.758.5432 Helena Area Housing Task Force ..... 406.442.2265 Ronan: Lake County Community Housing ..... 406.676.5900 Libby: Northwest Montana RC&D ..... 406.293.8885 Many tribally-sponsored housing entities offer homebuyer education. Contact them for more information.

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OTHER PROGRAMS							
COMMUNITY HOUSING INVESTMENT (CHI) PROGRAM							
Homebuyer Education	No eligibility requirements	First-time homebuyer education seminars					Aldo Rowe E-mail: aldo@chipmt.org -or- Christa McClure Community Housing Investment (CHI) Program 821 N. 27th Street, #363 Billings, MT 59101 406. 294.8777 Web site: www.chipmt.org
Pathways Home	Native community members	First-time homebuyer seminars for members of Native communities					
Mutual Self-Help Housing Program	Very-low and low-income households			Loan or Grant			
Rental Housing	Very-low, low-, and moderate-income households	Single and multifamily rental housing					
Housing Rehabilitation	Potential first-time homebuyers needing assistance	Rehabilitation housing programs		Loan			
homeWORD							
Home Ownership Center	No eligibility requirements for education programs. Montana's low- and moderate-income families are eligible for down payment and closing costs assistance.	Billings and Missoula programs: First-time homebuyer education classes one-on-one counseling, foreclosure prevention counseling, financial education, employee down payment assistance programs.					Missoula: 127 North Higgins #307 Missoula, MT 59802 406.543.3550 Contacts: Betsy Hands and Heather McMilin Billings: 2722 3rd Avenue North #380 Billings, MT 59101 406.255.0298 Contact: Bonnie Duray E-mail: info@homeword.org Web site: www.homeword.org
Affordable Housing Development	Rental: Very-low, low-income households. Owner occupied: Low- and moderate-income households	Multifamily rental housing, single family detached houses, green building expertise, community land trust.					

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LOCAL GOVERNMENT PROGRAMS							
CITY OF BILLINGS							
HOME Program	Low-income residents in Billings; Community Housing Development Organizations (CHDOs); for-profit groups building affordable housing	Down payment, closing cost & minor rehab assistance to eligible applicants; loans to CHDOs & for-profit groups building affordable housing		Loans	Fiscal year is July 1 through June 30	Each program has special requirement; please contact the office for additional information	
CDBG Program		Assist Billings in promoting fair housing and affordable housing city-wide; to preserve and revitalize the city's existing affordable housing stock; to improve and revitalize neighborhoods where existing affordable housing stock is located; to support new housing activities; for first time homebuyer activities; to help finance new affordable housing projects; for activities that update and improve the community's existing affordable housing stock.		Loans and Grants	Fiscal year is July 1 through June 30	Each program has special requirement; please contact the office for additional information	Brenda Beckett, Community Development Manager City of Billings P.O. Box 1178 Billings, MT 59103 406.657.8286 Fax: 406.657.8327

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LOCAL GOVERNMENT PROGRAMS							
CITY OF GREAT FALLS							
HOME Program	Very low-income residents of Great Falls; Community Housing Developing Organizations (CHDOs); nonprofit and for-profit affordable housing developers.	Housing assistance to very low- and low-income renters, to very low- and low-income existing and first time homebuyers, and to homeless persons and households					Katrina Stark Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403.5021 406.455.8407 406.454.0495 for the hearing impaired E-mail: kstark@ci.great-falls.mt.us
CDBG Program	Low- income residents of Great Falls; nonprofit organizations; Neighborhood Housing Services, Inc., (local CHDO)	Deferred payment loan: no interest loans to low-income homeowners for code-related repairs. Rental improvement fund: no interest loans to landlords to rehabilitate sub-standard rental units made affordable to low-income tenants. Operation Paintbrush: grant funds to low-income homeowners for exterior paint for neighborhood beautification. Development of accessible, affordable rental housing. Programs involving purchase, rehabilitation, and new construction of affordable housing.			Ongoing basis	Only projects located within the city limits are eligible for funding	Katrina Stark 406.455.8407 E-mail: kstark@ci.great-falls.mt.us —or— Bruce Haman 406.455.8404 E-mail: bhaman@ci.great-falls.mt.us Community Development Department City of Great Falls PO Box 5021 Great Falls, MT 59403-5021 406.454.0495 for the hearing impaired

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LOCAL GOVERNMENT PROGRAMS							
CITY OF MISSOULA							
HOME Program	Certified Community Housing Development Organizations (CHDOs) only	New construction, property acquisition, residential rehabilitation, homebuyer assistance, and rental subsidy			The City solicits requests for funds on an annual basis		Mike Barton, Grants Administrator 406.258.3874 E-mail: mbarton@co.missoula.mt.us —or— Cindy Wulfekuhle, Principal Grants Administrator 406.523.2795 E-mail: cwulfeku@co.missoula.mt.us Missoula Office of Planning & Grants 435 Ryman Missoula, 59802-4292 406.258.4657
CDBG Program		Activities that benefit low- and moderate-income households in the areas of housing, public facilities, economic development and public services. Technical assistance is available to agencies and individuals interested in participating in the program			The City conducts a competitive funding process for projects each year between September and November		

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES / REQUIREMENTS/	PROGRAM CONTACT
Montana Public Interest Research Group (MontPIRG) **Tenant/Landlord Hotline**	Montana tenants and landlords	Rights and responsibilities of Montana Renters and landlords. Information on rental agreements, security deposits, responsibilities, etc., and other available resources.	Staffed only during the university school year. However, Web site information can be accessed and printed out year around.	First visit the Web site for information (available year around). If more assistance is needed, phone or e-mail the hotline (see note). Web site: http://www.montpirg.org/hotline/index.html E-mail: mthotline@pirg.org Phone: 888.345.7474 (if outside Missoula) 406.243.2907 (in Missoula area)
Montana Fair Housing	Montana Consumers	Private, nonprofit provides fair housing information and support, responds to inquiries and discriminatory housing complaints, and investigates allegations of housing discrimination across Montana.		Please visit the Web site for information. If more assistance is needed, phone or e-mail them. Web site: http://www.fairhousing.montana.com/ E-mail: mfhzng@montana.com Phone: 406.542.2611 or 800.929.2611 Address: Montana Fair Housing 2522 S. 3rd St. West, Missoula, MT 59804
Office of Fair Housing and Equal Opportunity (FHEO) **U.S. Department of Housing and Urban Development (HUD)**	All Montanans	If you feel your housing rights have been violated, contact them. You may telephone or write HUD a letter, or download, complete, and return a complaint form to Denver.	You have one year after an alleged housing violation to file a complaint with HUD, but you should file it as soon as possible.	First visit the Web site for more detailed information. You can also write or telephone them for more assistance or to file a complaint. Web site: http://www.hud.gov/complaints/housediscrim.cfm Phone: 303.672.5437 or 800.877-7353 TTY: 303.672.5248 Address: Denver Regional Office of FHEO-HUD 1670 Broadway, Denver, CO 80202-4801
Montana Department of Labor & Industry **Human Rights Bureau**	Montana Consumers	The Human Rights Bureau receives and investigates allegations of discrimination.		Please visit the Web site for information, then telephone if more assistance is needed. Web site: http://erd.dli.mt.gov/humanright/hrhome.asp Phone: 406.444.2884 or 1.800.542.0807 Address: 1625 11th Ave., PO Box 1728, Helena MT 59624-1728

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES / REQUIREMENTS/	PROGRAM CONTACT
Montana Legal Services Association	Low-income Montanans	Provides free legal assistance in civil cases to low-income Montanans. However, their Web site has helpful free legal information available to all low- and moderate-income Montanans.	Eligibility requirements must be met for certain services and assistance. The toll-free telephone numbers have designations for those residents in eastern or western Montana.	First visit the Web site for more detailed information, then telephone their toll-free hotline if more assistance is needed. Web site: www.montanalawhelp.org In Western Montana: Phone: 800.926.3144 or 800.666.6899 In Eastern Montana: Phone: 800.999.4941
Montana Home Choice Coalition	Disabled Montanans	A coalition of Montana citizens, advocates, providers, federal, state, tribal, and local agencies, housing finance community, realtors, and home building industry working to create better housing choices for all people with disabilities.	Affordable, quality housing choices for seniors, adults, children and families with disabilities	You can visit the Web site for more detailed information. You can also e-mail or telephone them if more assistance is needed. Web site: http://65.19.192.3/awareinc/montanahomechoice/main.asp E-mail: montanahomechoice@aware-inc.org Phone: 406.449.3120 Address: A.W.A.R.E. 616 Helena Ave., Suite 305, Helena, MT 59601
Montana Advocacy Program	Montanans with mental and physical disabilities	They advocate for the human, legal, and civil rights of mentally and physically disabled Montanans. They operate several protection and advocacy programs, provide information and referral services, and will answer questions.	Must telephone between 9:00 AM and 12:30 PM on weekdays.	Visit the Web site for more detailed information. You can also e-mail, fax or telephone them if more assistance is needed. Web site: http://www.mtadv.org/ E-mail: advocate@mtadv.org Phone: Voice/TDD 406.449.2344 or 1.800.245.4743 Phone weekdays between 9:00AM and 12:30PM FAX: 406.449.2418 Address: PO Box 168, 400 N. Park, 2nd Floor, Helena MT 59624
Montana People's Action (MPA)	Low-income Montanans	They provide informational and referral services in housing matters. Members can accompany you to meetings with landlords or provide other assistance in locating and attaining housing.	MPA has offices in both Missoula and Billings, but they have a statewide network of members	Visit the Web site or contact them for more information on their resources and services. Web site: http://www.mtpaction.org/ E-mail: mpa@mtpaction.org Missoula Office: 208 E. Main, Missoula, MT 59802 Phone: 406.728.5297 FAX: 406.728.4095 Billings Office: 822 Third Ave. N., Suite 210, Billings, MT 59101 Phone: 406.245.6106 FAX: 406.248.3400

PROGRAM NAME	ELIGIBLE MONTANANS	SERVICES	SPECIAL NOTES / REQUIREMENTS/	PROGRAM CONTACT
Billings Community Housing Resource Board (CHRB)	Billings residents	A nonprofit organization promoting fair and affordable housing in Billings. They provide trainers, speakers, brochures, and a Web site.		Visit their Web site or contact them for more information on their resources and services for Billings residents. Web site: http://home.mc.net/~chrb/ E-mail: chrb@mcn.net Phone: 406.256.9355 Address: PO Box 20126, Billings, MT 59104
Montana's Residential Landlord and Tenant Act	Montana residents	MCA 70-24 & -25 and Illegal Housing Discrimination: MCA 49-2 & -4		Web site: http://housing.mt.gov/Includes/S8/03lltact.pdf
Montana Law Help	Montana residents			Web site: http://www.montanalawhelp.org/MT/index.cfm
Bazelon Center for Mental Health Law	Montanans with mental and physical disabilities	Fair housing information		Web site: www.bazelon.org/issues/housing/index.htm E-mail: michaela@bazelon.org to contact Dir. of Housing Prog. Address: 1101 15th St. NW, Suite 1212, Washington, DC 20005
Rights of Persons with Disabilities in Housing	Disabled Montanans	Montana government Web site – Dept. of Labor & Industry		Web site: http://www.erd.dli.mt.gov/humanright/housediscrimdisability.asp

This is a snapshot of existing housing programs. Please see the **MONTANA HOUSING RESOURCE DIRECTORY** for more specific program information or reference the contact person listed. The MONTANA HOUSING RESOURCE DIRECTORY may be obtained from:

Montana Department of Commerce
Housing Division
PO Box 200545
Helena, MT 59620
406.841.2820

or on the Web site at:
http://housing.mt.gov/

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